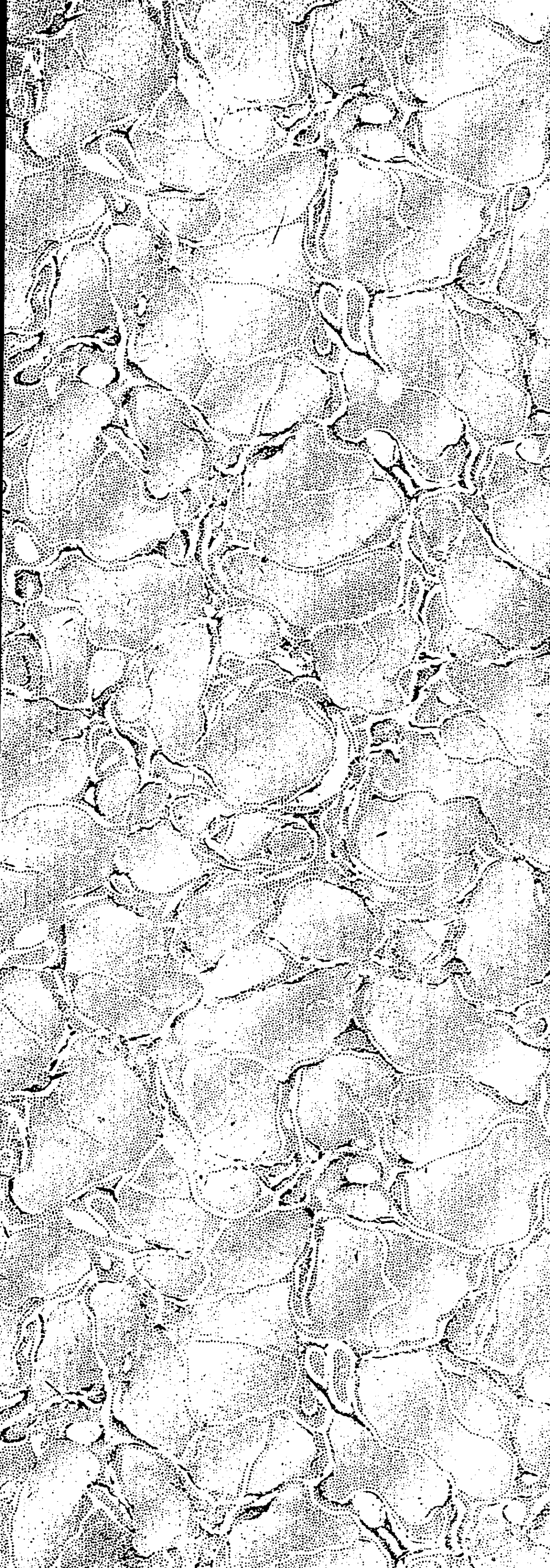
Y.W.C.A.
National Board.
Light on Finance.



Soc. Serv. Adm.

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LIGHT ON FINANCE

FOR THE USE OF FINANCE COMMITTEES AND FINANCE WORKERS IN CITY, TOWN AND RURAL COMMUNITY YOUNG WOMEN'S CHRISTIAN ASSOCIATIONS

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FOREWORD

In the two and a half years that have passed since "Finance Notes" was issued, enough progress has been made to warrant bringing out a revision. Experience has confirmed many of the methods and plans which were recorded. It has modified others and added to the available information. The first edition was issued in the fall of 1922, in response to many requests for information on recent finance experience and organization. It proved to be so useful to Associations all over the country that it had to be reprinted in the spring of 1924.

But again it is necessary to repeat the words of the previous edition. "We have not arrived at conclusions. We can only watch from half year to half year, study facts and figures as they come before us and try to draw some deductions to guide us. We are dealing with a subject which is dependent upon changing economic and social conditions, therefore methods must adapt themselves from time to time, and as the need arises additional notes can appear."

Studies are under way which may affect finance thinking in rural communities, but since these are still in the research stage, that department has offered no changes in its pages.

Experience is showing that many problems of finance are common to all Association units. For that reason some matters relating to the nature of finance work and methods of doing it are here grouped together, instead of being scattered through separate sections devoted to city and town, as they were in the earlier edition.

TO THE FINANCE WORKER

Recently there came to one of the desks in the Finance Division at headquarters a little card bearing the sketch of a Roman lamp lit and burning, and the following message. It seems a pertinent one: a message fraught with real meaning for every finance worker; a message in which we read something new each day.

Q. *What is this?*
R. The Lamp of Maintenance.
Q. *What first lit it?*
R. Unselfish sacrifice.
Q. *What alone will maintain it?*
R. Unselfish service.
Q. *What is service?*
R. The rent we pay for our room on earth.

—*Toc H.*

The task of every finance worker is to keep the "Lamp of Maintenance" burning.

Light

means life. The finance workers in the Young Women's Christian Association are engaged in a work which has to do with the deepening, strengthening and broadening of human lives. Hence the finance worker must have many human contacts; be interested in all kinds of people, all classes of society—interested in and tolerant of all and of their points of view.

Light

means brightness in dim and dark places. The finance worker must bring the brightness of ready wit, clarity of thought and illuminating information.

Light

likewise has a spiritual significance. We must have a simple human message clad with humility yet fraught with deep spiritual meaning, if it would light another Lamp of Maintenance; if it would bring into being in another's heart the desire to give unselfishly of herself and the abundance which God has granted to her.

There is no greater field for unselfish service in the Young Women's Christian Association than lies in the task of securing funds to make possible its maintenance. There could be no Young Women's Christian Association without the "Lamp of Maintenance"! Could there be a more challenging service, then, than to light and keep it burning?

THE NATURE OF FINANCE WORK

Finance Is Interesting.

There is no work more human, more constructive, more spiritual than the finance work of our Association, and none more rewarding to the person who does it, both in its processes and its results. Probably no interesting business has been more constantly misconceived than this very work. The popular notion has reserved Finance Committees to three sorts of people: those exceptional women in our midst who have an aptitude for details and figures, those who because of high devotion to the cause are led to undertake a self-sacrificing task, and those who by reason of personal wealth are persuaded to lend their names to open avenues of approach to more wealth. To many the very name of the Finance Committee has suggested only columns of figures, long weary hours spent over details of budgets, and anxious moments when balance on hand and bills outstanding did not bear a comfortable relationship.

Too long has this notion of a Finance Committee been a limitation, restricting the valuable contribution of service which many of its members could give, keeping many fine women from exercising unsuspected talents of promotion and salesmanship and robbing the Association of sources of strength and support from the community which it should rightfully have.

The public is exceedingly sensitive to an attitude of mind on the part of those who represent its community projects. If to its own officials the support of one of these projects seems a burden, its service a task to be borne rather than a privilege to be shared; if its money-raising efforts are viewed as a charity rather than an opportunity for investment in a most essential asset of the community, it is not to be wondered that the money is raised with difficulty.

"Beg I cannot," said a timid, unsuccessful finance worker. "Beg

I will not and never have," replied a woman who meets with great success as a money getter. "I have something valuable to give, to offer in exchange," said she, "and I'm so convinced of its value that I share it whenever I can. When people give through me it is because of the value of the thing I tell them. They make an investment in goodwill and in the things that count in our city's life."

Emphasis upon Service.

The modern salesman, of whatever commodity, is quick to seize upon the fact that *service* is a dominant note today. Whatever else he sells, he knows that the final convincing argument is service. The grocer, the shoe dealer, the department store, the bank, the automobile company, the insurance company, the travel bureau, emphasize service at every turn.

Convince the public that an essential service is being rendered with economy of operation and dispatch, and there is little difficulty in securing the necessary funds. To make such a presentation requires a clear understanding of the product, a knowledge of what it is intended to produce and how it does it. It is an obvious fact that a salesman must know his goods.

Somewhere within the Young Women's Christian Association must be a promotive force which is able to see that the service of the Association is steadily presented in a truthful, convincing manner, not alone by the printed page and the occasional set speech but also by the spoken word of department and committee folk and of a devoted membership. The Finance Committee is ultimately responsible for the financial result. It is to devise and put into execution plans for securing the needed money. In its promotion activities it will therefore need to aid and coordinate all that is being done along this line throughout the entire Association. The woman who has little time but who has a valuable circle of acquaintances can, if she will, make that whole circle aware of and interested in the work which interests her.

Something Every One Can Do.

"But," some one objects, "who wants to become a bore to one's

friends and become known as a person of one interest? Eventually people will avoid you."

By way of answering this, it is interesting to realize that it is difficult these days to carry on a conversation which does not touch some one of the interests about which the Young Women's Christian Association has built a program. Health, recreation, thrift, women's responsibility in the home, food, dress, care of children, women's responsibility in public affairs, in industry, in civic matters, new conditions for women in the Orient, South America, Europe, the Near East. These subjects come into conversation when we discuss dramatics, summer camps, travel abroad, the latest book, golf or swimming championships, and world peace. Countless opportunities present themselves for a casual mention on our part of the effective contribution being made by the Association along this or that line. It does not have to be "dragged in by the ears."

THE FINANCE COMMITTEE

WHY IT IS NEEDED

Wherever there is money to be raised there is need for an active Finance Committee with clearly defined responsibilities.

The financial affairs of a Young Women's Christian Association cannot be handled successfully by one woman or even two. If the community is to be interested to the extent of giving, it must feel that it is represented in the planning and the spending. An organization which serves the public cannot afford to be thought of as the business of a restricted few.

Combined Judgment of Group.

Moreover, it is a work so important that it should have the best combined judgment of a group. The conservative woman needs the buoyant optimist; the optimist needs the exact, painstaking, fact-seeking person; the anxiously serious member needs the humorous woman who sees fun in all complications; and they all need the contribution of the woman of deep, happy faith. Any one of these alone may fail. The undue domination of any one of them may be a misfortune.

The woman who is an admirable caretaker, who has rare gifts for seeing that the budget is carefully drawn and conscientiously adhered to, may not be able to open up new resources for money getting. She may be invaluable in watching over the Association's investments and expenditures but she may not be successful as a promoter. The reverse is also true. Many a woman of finest promotion type has been kept from giving her service to the Finance Committee because she has thought that the detailed work on budget and expenditure was completely out of her line.

For a sound, healthy finance life both of these types of work and women are necessary. We must be able to get money in order to have it to spend wisely. We must be able to expend wisely in order to get money. These are the two sides of our financial shield.

Finance Committees are coming to realize that they have discharged only a part of their obligation when they have recommended a budget to the board and zealously watched expenditures. Important as this is, if the Finance Committee does no more than this it is in danger of finding itself guarding a steadily contracting budget and caring for the interests of an organization which has ceased to grow or is actually losing ground. It is necessary therefore to study the whole task of the Finance Committee and to discover how it can be accomplished.

When We Are in a Community Chest.

The establishment of a community chest does not do away with the necessity of a Finance Committee. There is still as much need as ever for drawing up a sound budget. There is just as great need for guiding the financial development of the Association year by year. There is greater need than ever before for doing steady all-year-round promotion, for keeping givers in touch with the progress of the work they have financed and for recruiting new workers.

When our campaign is the only one in the field at the time, it naturally gets a maximum of publicity and attention. When it is one of many, its interests are merged in the whole, or it may be confused in the public's mind with organizations doing quite a different type of work. It rests with us to see that we make our special ministry clear, and our opportunity to do this is throughout the year —from January to January. Moreover, if we enter into any community effort at financing we ought to bring to it the utmost strength we can muster, for the combined strength of the individual units determines the success of the whole. We cannot make our proper contribution unless the community understands us and can rely upon our work and cooperation.

Who Should Be on the Committee.

The Finance Committee should be made up of women who have the confidence of the community, women who are in touch with civic, church and social affairs, women who know how to interest others and get them to work, and, above all, women with optimism, courage and spiritual conviction and power. The committee should include representation from the active business women, who can make valuable suggestions out of immediate experience. Provision should also be made for securing the opinion and cooperation of the girl membership. The conviction is growing that the finances of the Association can be made a matter of real concern to the entire membership so that all the groups connected with the Association will feel that they know how its affairs are conducted, and have pride in maintaining its work.

Qualifications of the Chairman.

The chairman should combine optimism, breadth of view and sound commonsense. She should look ahead with her committee to definite goals to be achieved during the year and plan to make steady progress toward those goals. The woman who inclines to do all the work herself is not a successful chairman. The woman who sees limitations looming larger than possibilities will not lead successfully. The woman who has vision without a practical mind will not build soundly.

The woman who combines faith, commonsense and an ability to interest others and keep them at work will find herself in a place of great usefulness, intense interest and real happiness.

RESPONSIBILITIES OF THE FINANCE COMMITTEE

The work of the Finance Committee is concerned with two important matters:

1. Those activities and functions that have to do with money raising.

2. Those that have to do with making the budget and caring and accounting for the money after it is raised.

This means far more than actually asking for money, important as that is. It means far more than compiling a budget, necessary as that is. The suggested constitution for City Associations states the responsibility of the Finance Committee as follows:

It is the responsibility of the Finance Committee to promote the finance interests of the Association. To this end it shall

1. Make an annual study of business and economic conditions of the city in order to estimate the resources available for the Young Women's Christian Association.
2. Know the Association movement and its adaptation locally in order that it may correctly interpret the Association to the community and secure the necessary funds for its support.
3. Discover and develop an increasing number of contributors within the membership and throughout the city.
4. Submit annually to the Board of Directors a budget of estimated receipts and expenditures based upon the budgets drawn up by the committees or departments.
5. Devise and put into execution plans for raising the necessary funds for current expenses and for the Association's share in its national work.
6. See that the budget, after its adoption by the board, is adhered to by all departments and committees unless through subsequent action the board authorizes changes or increases its expenditures.
7. Be responsible for auditing all bills before payment.

The suggested constitution for Town Associations gives the duties of the Finance Committee as follows:

1. The Finance Committee, after consultation with the other committees, shall submit annually to the Board of Directors

at not later than its first meeting of the year a budget of estimated receipts and expenditures based upon estimates submitted by the various committees and drawn up in relation to the previous year's expenditures and new plans for enlarging the work.

2. After the adoption of the budget by the board and the membership, the Finance Committee shall devise and execute plans for raising the necessary funds.

3. The Finance Committee shall audit all bills before payment and shall see that the budget is adhered to unless it is altered by subsequent action of the board.

4. It shall keep accurate record of all subscribers to the budget and shall be responsible for holding the interest of those contributors in the work of the Association.
   It shall enlist new subscribers and give to each member of the Association an opportunity every year to subscribe to the budget.

For Rural Community Finance Committees, duties are summarized as follows:

1. To make a study of
   a. The Young Women's Christian Association in the county, in the United States and abroad, and the best methods of presenting it to secure the interest and financial support of the people in the county.
   b. The finance resources of the county, the other organizations working with girls, the place of the Y. W. C. A. and the amount of money it may reasonably count upon as its share of the resources.

2. To devise and execute plans for securing the budget, which covers the amount to be raised for both local and national work.

The following suggestions of definite pieces of finance work would, if done faithfully, bring success to any Finance Committee. This is best assured by having *particular responsibilities assigned to definite individuals* and by *calling for detailed reports at times definitely dated* on the Finance Committee's calendar. This in itself will greatly quicken interest in the Finance Committee meetings. It is more interesting to come to hear Mrs. C's "Plan for Enlisting the Interest of Twenty Prominent Men" during the coming month, or to discuss Miss D's report on "What Features of the Association Make Business Women Want to Give to It," than it is to "come to a meeting."

1. Study the changing conditions of the community as they are related to financial resources available for the Association. Are there new business interests that can be drawn upon? Some communities changed radically during the past few years, becoming thriving industrial centers with new wealth, new problems, new responsibilities for the Association. Your list of subscribers should reflect this change. Some interesting teamwork can be done with the Membership Committee along this line.

2. Make an analysis of the Association's subscription lists to discover the extent to which it has appealed to the public's generosity. Is the community adequately represented in your subscription files?

3. Study the refusals that were met with during the last finance effort. Find out as fully as possible why these people did not subscribe. If the fault is the Association's, study how to remedy it.

4. Develop a friendly relationship with *new* subscribers; keep them informed about the Association. Invite them by personal letter or telephone call to meet you at the Association building and see for themselves what is going on. Hold the interest of *former* subscribers and friends by similar methods.

5. Invite small groups of people whom you wish to interest in the work to informal luncheon or afternoon tea either at the Association building or in the homes of women who are already identified with the Association. Have a short interesting presentation of Association work and plenty of time for informal discussion.

6. Keep in touch with the national and world developments of the Association. From a finance point of view it is of great value to make it clear that the local Association is an important link in a world-wide chain. Many people are far more interested in the Association in their midst when they realize how large and significant is the movement to which it belongs. The Finance Committee with the cooperation of the World Fellowship Committee is responsible for raising the money for the world service program.

7. Bring together the most convincing facts concerning the work of the Association in your own community and in the world program. Organize this material into effective, money-getting talks for the use of campaign workers and speakers. See that this is not merely informational but also convincing. Will it make people want to give?

8. Cooperate with the Publicity Committee, if there is one, to get a place on programs of church organizations and men's and women's clubs throughout the year, *not merely just before a finance campaign.* One or two women should be responsible for reporting on this from month to month. This work should, if possible, be in the hands of women who can secure a natural approach to the organizations and *who will see the Association's connection with the subjects which these organizations are discussing in their yearly programs. In this way the Association will not be presented as "another charity" but rather as a modern organization whose program touches constructively the very subjects in which these groups are interested.* In the all-year-round educational program the Association is kept before the public by presentation of its work

before women's college clubs, churches and church societies, women's and men's fraternal organizations, employers' and business men's organizations, such as the Chamber of Commerce, Manufacturers' Association, Rotary, Lions, and Kiwanis Clubs, etc.

9. Cooperate with the Education Committee to teach Christian stewardship, and promote discussion groups on this subject. This subject should be made the basis of some of the devotional periods of the Finance Committee and board meetings. Study outlines especially adapted to Association groups are available. Many of the churches are now issuing excellent pamphlets and leaflets on the subject of Christian stewardship.

10. Cooperate with the Cafeteria, Residence and Business Committees in the study of the budgets of income-producing departments of the Association, with a view to assuring business operations as efficient as possible both from the point of view of service and economy.

11. Interest lawyers and trust companies, who have much to do with the drawing of wills, in the Association. *Keep them supplied* with condensed and accurate information about the work and needs of the Association. This can prove a fruitful field for securing bequests for endowment.

In becoming a member of a Finance Committee each woman should understand what the work of this committee is and what her own responsibility is to be. The Finance Committee's chief task is to produce the funds needed by the Association for carrying on its local and national program.

THE FINANCE COMMITTEE IN CITIES

A successful city Finance Committee carries so many responsibilities that it can often accomplish its work with greater ease if it is organized into two sections which work throughout the year: a Promotion Section and a Budget Section.

I. The Promotion Section.

The Promotion Section is made up of those members whose work facilitates the actual getting of the money. Such responsibilities as indicated in paragraphs 1, 4, 5, 6, 7, 8, 9, and 11, pages 16-18, belong to the Promotion Section. In general they are as follows:

1. To be familiar with the nature and scope of the Association movement as a whole.

2. To be acquainted with the program, equipment, accomplishments and needs of the local Young Women's Christian Associations.

3. To know the city, its recent developments, its business conditions, and financial resources. See pages 30 ff.

4. To see that the community is kept informed about the Association.

5. To secure yearly subscriptions and special gifts.

6. To work for endowment bequests.

II. The Budget Section Is Responsible for

1. Assembling the budgets which each department has drawn up and combining them into a clear, well balanced whole.

2. Presenting the assembled budget to the whole Finance Committee so that both sections can unite in recommending the budget to the board.

3. Keeping records of budget expenditures month by month and making comparative studies of budget expenditures year by year so that these are available for the guidance of the various departments.

4. Caring for the Association investments. This may be a responsibility shared with the Board of Trustees.

5. Paragraphs 2 and 3 on page 16 are of especial concern to the Budget Section.

III. Yearly Finance Effort.

The yearly finance effort, whether by campaign or by some other method of raising the budget difference, shall be the responsibility of both sections of the committee, acting together.

IV. Personnel of Finance Committee.

1. Chairman. Heads the whole committee. Has especial responsibility for one section, preferably the Promotion Section.
2. Vice-Chairman. Heads one section, preferably the Budget Section.
3. The chairman and two other members should be members of the Board of Directors as well as of the Finance Committee.
4. Representatives of income-producing departments should be called into frequent consultation with the Budget Section of the Finance Committee. A representative of the Publicity Committee should sit with the Promotion Section of the Finance Committee.
5. The general secretary and such other staff members as have direct responsibility for finance should be *ex-officio* members of the Finance Committee.
6. Where there is a regularly organized branch in a city Association provision should be made for representation on the Finance Committee from that branch.

V. Duties of the Chairman.

She presides at the meetings. During the week preceding the monthly meeting, in consultation with the vice-chairman and the general secretary she plans the agenda for the meeting so that it shows clearly the progress made toward the goals which have been determined upon and indicates the work to be accomplished during the coming month. It is recommended that the typewritten agenda be in the hands of each member of the Finance Committee before the meeting opens.

The chairman, in consultation with each member of the committee, assigns to each member a definite task for her committee work.

THE FINANCE COMMITTEE IN TOWNS

I. Personnel of the Finance Committee.

1. The committee may consist of from five to nine members, representing the different groups of women in the Association activities, such as home, business, professional, industrial. They should be women who stand well in the community; women of courage and initiative, fearless in promoting plans, and determined in carrying them out; women who are spiritual and have faith in the Y. W. C. A.

2. The president, treasurer and the general secretary are *ex-officio* members of the committee.

II. Meetings.

1. The meetings of the committee should be held monthly on a regular day and at a regular hour.

2. Begin and end *on time* so as not to conflict with other engagements. Make out the agenda in advance. If questions are coming up that require special thought, let the members know about them beforehand if possible; send out the agenda a day or two beforehand.

3. Hold the discussions to the matter in hand.

III. Budget Responsibility.

1. The Finance Committee puts the budget into shape to present it to the board at its meeting one month before the end of the fiscal year. If the fiscal year ends December 31, the budget should be presented to the board on or before December first. The board accepts or rejects it; if it is accepted, it is then presented to the membership for final action.

2. In the event of acceptance of the budget by the board and membership, each committee should feel responsible for helping to secure it and for keeping its own expenditures within the amount indicated.

3. At the monthly meeting of the Finance Committee (which is the last committee to meet before the Board of Directors) all bills are presented to it, after they have received the O. K. of the appropriate committees and the signatures of their chairmen. They are then audited by the Finance Committee, O. K'd by the chairman, and turned over to the treasurer for immediate payment.

4. If for any reason a committee needs to increase its budget, the committee concerned brings the matter before the Board of Directors for action.

IV. Work with Subscribers.

1. The attention of the Finance Committee must be constantly given to the building up of a regular, intelligent and ever-increasing list of contributors.

2. An increasing number of people who are sharing in the activities of the Association, as well as the members, will want to help in carrying the financial burden of the Association provided the right approach is made to them and they are kept informed regarding the financial condition and needs of the Association.

3. A careful record of every subscriber should be kept on cards.

Filing.

There should be three sets of cards in the file:

1. The pledge cards, bearing the subscribers' signatures.

2. The duplicate cards of the subscribers.

3. The cards of prospective subscribers who are being cultivated or interested for service.

The pledge cards and prospective subscribers' cards are filed alphabetically in separate files.

The duplicate cards are filed according to the months in which the payments fall due; *i.e.*, the man or woman paying in April, June and October will be filed under the month of April until the first payment is made, then the card is transferred to June, etc.

All paid-up pledges should be marked "paid in full" and filed alphabetically.

However the cards may be filed, it is the responsibility of the Finance Committee to collect the pledges due each month. When a pledge is received there should be a courteous acknowledgment and credit for the receipt made on the subscriber's card and also on the pledge card.

V. Study of the Financial Resources of the Community.*

1. Have on your committee a live business woman who is capable of keeping up with financial conditions. Have her report from time to time some finance facts necessary for the committee to know.

2. Know your town. A knowledge of the needs of the girls and of the program of an organization striving to meet the needs will give to the women enthusiasm for offering to other people an opportunity to serve. Securing money needed to finance the work will become a privilege.†

THE FINANCE COMMITTEE IN A RURAL COMMUNITY

NOTE: This material applies to the District as well as the County Association.

I. Personnel of the Finance Committee.

1. There should be a county chairman who is responsible for finance alone and who is busy with her task all the year.

2. Associated with her are the women who serve as Association chairmen for the various organized sections. These women will major on finance for certain months during the year. (See

* See "Community Studies for Towns," The Womans Press.

† Detailed information for the use of local Finance Committees will be found in the pamphlet, "The Finance Committee of a Town Association," The Womans Press.

the pamphlet "Administration of County or District Associations.")

3. Each section chairman may organize a sub-committee, composed of one woman for each organized community in the section.

4. Each year at the time of the budget campaign there will be extra work, such as presenting the work of the organization to the various women's clubs, church societies, men's clubs, in addition to securing a renewal of pledges from old contributors and interesting new contributors. At this time the local representatives will enlist the services of as many other women as they think are needed. Many women are enthusiastic over a short time service who would not consider one that meant permanent work throughout the year.

II. Task.

1. To make a study of
   a. The Young Women's Christian Association in the county, in the United States and abroad, and the best methods of presenting its work to secure the interest and financial support of the people in the county.
   b. The finance resources of the county, the other organizations working with girls, the place of the Y. W. C. A. and the amount of money it may reasonably count upon as its share of the resources.

2. To devise and execute plans for securing the budget, which covers the amount to be raised for both local and national work.

III. Essentials of Successful Finance Work.

1. Leadership.
   a. Employed.

      A secretary who is familiar with the finance program and willing to give sufficient time each year to carrying it out.

b. Volunteer.

A Finance Committee with at least one representative in each organized community, studying the finance resources of the county and the program of the Association and making plans for securing the money needed; with a definite goal for each year, local, national and world-wide.

c. A Board of Directors and committee members ready to assist the Finance Committee in carrying out its plans for the annual campaign.

d. A membership informed regarding the financial condition of the Association and sharing in giving as well as in raising the budget.

2. An Association Program Adapted to the Needs of the County.

3. A Reasonable Budget Based on Actual Needs.

4. Finance survey kept up to date in order that the Finance Committee may keep the Board of Directors and membership informed regarding the financial resources of the county that are available for the use of the Y. W. C. A.

IV. Sources of Financial Support.

1. Members.

Each member of the county Association should be given an opportunity to share in the support of the Association.

2. Other Interested Friends, both men and women.

3. Entertainments.

If it is not possible for a community to secure in subscriptions the share of the county budget which it has assumed, entertainments may be given. In order that the entertainments may be of value educationally as well as socially, the county chairman or general secretary is urged to write to the Education and Research Division, 600 Lexington Avenue, New York, stating the special foreign interest of the county Association and asking for suggestions for an entertainment

that will serve to interest the people of the community generally in this foreign country, as well as to raise sufficient money to enable the Association to continue its work.

V. Annual Campaign.

A united finance effort for the whole county should be undertaken if possible. The County Committee is responsible for arranging a plan that will cover the whole county. Each section chairman should see that this plan is followed in her section in so far as is possible. She should send a record of the progress of the campaign from time to time to the county finance chairman. (If any community finds it inexpedient to make its effort at the time of the united county campaign, special arrangement may be made with the county Finance Committee to hold a campaign at a different time.)

VI. Meetings.

1. County Finance Committee Meetings.

The number of meetings of the county Finance Committee will vary according to the size of the county and transportation facilities. In the interim between meetings, the chairman should keep in touch with the section chairmen and members of the county Finance Committee. The president of the county Association and the general secretary should be present at all meetings.

The chairman should begin and close meetings on time; she should keep the discussion to the point and see to it that the proper proportion of time is allowed for each topic. She should send the committee away with a real job to do before the next meeting.

The most important meeting of the county Finance Committee during the year is the one devoted to planning for the budget and the annual campaign. Suggestions for preparing for this meeting are as follows:

The county chairman should ask each section chairman to bring to the county meeting the following information:

Number and names of communities in her section and the finance representative for each community.

An estimate of amount of money that could be raised in her section.

Amount of money raised the previous year in each community of her section.

Amount of money in sight for this year.

Plans for raising balance.

Help needed in doing this.

Report of publicity used.

The county chairman should ask each section chairman to send to her three days before the meeting a list of questions that have been asked her and which she has not been able to answer. The answers should be looked up and the questions used in that part of the committee meeting given to open discussion. After this meeting the chairman should have the information needed to make the following report to the county Board of Directors:

Total amount of suggested county budget		$........
Amount assumed by each section ..	$........	
	$........	
	$........	
Total amount assumed by all sections		$........
Total amount unassumed		$........

2. Section Finance Meetings.

Meetings may be held at the call of the chairman of the section. These meetings need not occur often, since the chairman may do much of her work by telephone. Such meetings as are held may profitably come before the county Finance Committee meeting described above and the county Board of Directors meeting at which the budget is finally adopted.

3. County Board of Directors Meeting.

The county board meeting which just precedes the annual campaign should be devoted to finance. At this meeting the county finance chairman should bring in the report from the

sections described above, and present the suggested budget to the Board of Directors for adoption.

If the estimated amounts from each section do not cover the total budget, other plans must be made at this meeting for securing the balance.

VII. Suggestions for Interesting People in the Y. W. C. A.

1. Never apologize for asking for money. Believe in the organization and make others believe in it. Believe in your part of the work—finance; make others believe that it may be—and that to you it *is*—a spiritual service.

2. If the individuals whom you approach are uninterested, tell one or two stories you know are true regarding the work done in the county.

3. Go further, then, and tell of some special work being done outside the county.

4. If they criticise, listen with interest. If you can explain the criticism, do so; if you cannot, say that you will find out about it and let them know.

5. If you know the persons whom you are going to ask for money, and the things that would interest them especially, read up on those things and be able to answer their questions.

6. Never lose your temper—remain friends; leave a friend even if you get no money. Friends are more needed than a gift of money.

Securing money will grow easier each year, provided that

The promised program is carried out.

The people are kept informed about it.

The finance organization is carefully planned each succeeding year.

Where there is a city in an organized county or district, a joint Finance Committee should be appointed, representative of both city and county Finance Committees, which shall discover those people living in the city having county interests, and those living in the county having city interests. Any finance appeal to these people shall be at the decision of the joint committee.

Where there is no organized county or district Association, and a city Association is carrying on club work in the surrounding rural territory, every rural group so organized should feel its responsibility for sharing in the financial support of the work.

FACTS WE NEED TO KNOW

Often when people fail to give to organizations like the Young Women's Christian Association it is because they do not realize the changes and needs in their own community. They assume that conditions have remained stationary, that there are no pressing industrial, recreational, educational, or housing problems in their midst.

They are likely to assert that "all the young people who work in *our* stores and factories live at home," that there are few undesirable places of amusement, no serious health problems, very little poverty and that the churches and schools are adequately equipped to handle the training of all the young people.

If this is so it is a cause for very real rejoicing. But if recent years have brought changes, and growth has outrun provision to meet altered conditions, we need to know the facts. Opinions and generalizations will not serve us when we ask the public to support our work.

The following outline does not aspire to be a survey. Both the City and the Town Departments have issued community studies which provide survey suggestions in admirable detail. The outline given here merely indicates the kind of material which is needed by the finance worker in order to know the financial resources of her community and to enable her to make a convincing presentation of her cause.

The *giving power* and the *giving habits* of a community must be considered by the finance leaders of an organization. Some communities have generous traditions and well established habits of giving. Their churches and schools and social agencies are well supported. They can be relied upon to respond to regular and special appeals for benevolences of every sort. Other communities

have drifted into the habit of talking and feeling poor. Where this has become a community attitude even a general era of good times effects little change in the thinking and speech of the citizens. This pessimism in relation to giving is found quite as often in communities possessed of large resources as in those where living and business conditions are difficult. Sometimes this state of mind is the natural reaction from a succession of poorly organized or ill-timed efforts to raise sums of money in excess of the community's giving habits.

A process of social education is necessary to get past this stage. The leaders of constructive movements can help such communities to realize their possibilities and their powers. This is a work calling for tact, good judgment and persistency, and the goals set must seem reasonable ones with supporting facts and figures of recognized authority behind them. Nothing succeeds like an experience of success.

As finance workers we must know our community. We must know our place in it. If our Finance Committees are to do their work well their stock of information must be up to date and accurate. We need the kind of material which this outline indicates if we are to be successful in raising money. Some of these facts will naturally be drawn from other departments. An Industrial Committee can be asked to supply the facts for sections 4 and 5; the Health Education Department for section 10. The Membership Committee will assume responsibility for collecting some of the information. If there is an active Survey Committee it may have many of these facts in its possession.

But whoever shares in this work, it is the unquestioned responsibility of the Finance Committee to see that this material is kept up to date, that the facts are reliable for the current year and that they are put together in a form which makes them accessible and usable.

In collecting our facts we shall find that the local Chamber of Commerce will be helpful. In some cities the Chamber of Commerce has a special Department of Research and Statistics to study economic and social conditions in the community. The United States Chamber of Commerce issues a monthly bulletin and it has

published a study called "Populations' Purchasing Power" in which it gives brief analyses of population, occupation and expenditures in thirty-two cities from the Atlantic to the Pacific Coast.

Monthly letters and bulletins are issued by many of the large banks and these can be had for the asking, and certain well established statistical bureaus furnish reliable information which is regularly subscribed for by many of the business men in our own towns.

It is no longer necessary for us to take hearsay information in answer to the question, "How is business?" Increasing numbers of women are interested in business facts. Community and budget study classes are to be found in many women's clubs. The Finance Committee can secure fine cooperation from some of the experienced business women who are members of the Association's business and professional groups.

1. Type of Community.

Agricultural
Commercial
National or international shipping
Railroad center or terminal
Industrial
Educational (college, normal school, etc.)
Residential—suburban
Resort—summer or winter
health or pleasure, etc.

2. Population.

Total
Foreign-born—first and second generation
Country of origin
Women
- American
- Foreign
- Foreign-speaking
- Colored
- Girls between 10 and 14, 15 and 17, 18 and 21

3. Business Conditions.

Wealth—total and per capita

Number of banks—commercial, savings

Bank deposits

Amount in savings banks

Money market

Interest rates, reserve discounts, bank clearings

List of industries

Manufacturing and wholesale and retail establishments

Are they doing a larger or smaller volume of business than during past years? Is business more or less profitable? (Answers should be based on facts and figures —*not* opinion.)

Industries with headquarters here and extending their business to outlying districts and other cities

Industries with headquarters elsewhere doing business here

Building operations

Residential

Business

When building is active many other lines of business are benefited—house and office furnishing, raw materials, labor, transportation, etc.

Credit associations

Relative volume of business done on cash or credit basis

Are buyers paying promptly to take advantage of discounts or are accounts being carried for long periods?

4. Occupations of Women.

Number of women employed in

Department stores

Factories

Hotels

Banks

Laundries

Offices
Telephone exchange
Telegraph offices
Restaurants
Confectionery shops
Etc.

Number of professional women
Teachers
Lawyers
Doctors
Nurses
Librarians
Etc.

5. Hours and Wages.

Is there a minimum wage law in the state?
Wages in various industries
Wages—maximum and minimum
Wages of workers of different races
Comparison between men's and women's pay
Hours girls work—are they broken? How?
Number of girls working night shifts in hotels, telephones, etc.
Provisions made for their lunches

6. Living Conditions.

Number of women living away from home
Minimum cost of living
Average cost of living of girls boarding
Number and location of congested boarding house districts
Living conditions in so-called private boarding houses
Number of public residence clubs and homes other than Y. W. C. A.
Eating places for women

Average distance workers live from work
Transportation facilities
Carfare

7. Education.

Number of schools—day, night, special
What provision is made to train girls to fill positions open to them? By schools? By other agencies?
What care is taken to secure them employment?
How are they followed up and advised after they are placed?
What is being done with adult education for women beyond school age?
Attitude of public about support of education

8. Churches.

Number
Denominations
Social activities for young people
Institutional work
Are the churches well supported or are they encumbered with debt?

9. Social Service and Welfare Organizations.

List of municipal and private agencies
Specific work of each
Cooperation
Source and amount of support

10. Recreation—Civic Attitude.

Parks
Playgrounds
Recreation centers
Are they available for employed women?

11. Men's and Women's Clubs.

Purpose of each
Contribution to civic life
Other organizations

12. Data on Local Association.

History
Membership
Health education
Work with younger girls
How has the Association been a spiritual force in the community?
With what organizations has it cooperated during the past year?
Number attending summer camps
Number attending conferences
What other organizations and committees use Y. W. C. A. building or rooms?
Enrollment in classes
  Subjects called for
Girls accommodated in boarding home
Transients cared for
Cafeteria—number served; average cost of each service
Employment—number of registrations and placements
Requests from employers
Room registry—registrations and placements

13. Attitude of Outstanding Men and Women as to the Needs of the Community.

Are they socially minded and liberal?
Secure expressions of interest and suggestion from
  Chamber of Commerce
  Prominent business men
  Representative clergymen and bankers

14. Statements from Girls as to Their Needs.

15. Surveys Made Recently by Other Organizations.

16. Money Raising.

What campaigns or other money-raising efforts have there been in the community during the past two years? Their goals? How much was raised? Reasons for success or lack of success.

THE ASSOCIATION BUDGET

What Is the Budget?

The budget of the Y. W. C. A. is sometimes thought of as a technical document, essentially a part of a bookkeeping system, to be prepared by one or two persons with an uncanny aptitude for figures, formally approved by a trusting board, and then relegated to dusty archives unless demanded by a Community Chest Committee. So to treat a budget is to make it virtually useless and to lose a source of real interest and information for all who are concerned to see that the greatest human good is secured through the use of funds entrusted to the Association. Each committee of the organization should be vitally concerned in the drafting not alone of its part of the budget but in the whole, not only to see that it is allowed its separate needs for the year but that its appropriation is rightly proportioned to the whole. The committee should play its part not only at the time of the preparation of the budget but month by month throughout the year, examining expenditures in comparison with estimates, balancing this year's expenditures against last year's, testing the opportunities of the remaining months of the year in the light of those passed. From January to December the budget should be a tool and a guide to all those persons who are in any way responsible for the operating of the Y. W. C. A.

A budget may be defined as a balanced statement of estimated revenues and expenditures for the ensuing fiscal period, usually a year. If, however, it were simply this, its use would be relatively small. It should record the actual revenues and expenditures of the last fiscal period as well as the estimates for the coming one, thus serving from year to year as an historical document recording plans for extension and contraction, natural growth and changes of

emphasis. Moreover, it should be so comprehensive, complete and detailed that it will present a graphic picture of the organization and its activities.

Budget Classification.

The budget must be so drawn as to answer as many questions as possible.

It is sometimes necessary to account specifically for the use of certain *Funds* which are given to the Association for very definite restricted purposes. These may be funds for endowing certain pieces of work or they may be given for current expenditures. In either case the budget should make it possible to show the use of these funds according to the designation of the donors.

In every Association which is sufficiently complex to operate in *organization units,* it is practically necessary to budget according to these units. Only so is it possible to fix responsibility for expenditures, to exercise financial control over the operating units and to secure efficiency and economy through comparison of costs for similar or analogous items, or for the same item over a series of years. When an organization unit is made up of minor organization units, the budget shows expenditures for these subunits as subheadings under a general organization unit heading. For example:

Food Service		$50,000
In central building	$15,000	
In residence	10,000	
In downtown cafeteria	25,000	

Since a budget should so far as possible present a complete picture of the work of an organization, classification by *activities* is an effective way for presenting a budget, but is rarely practicable, since activities frequently overlap and interrelate with each other. Work with colored girls, for instance, interlocks with work with industrial girls, work with younger girls and work with the foreign-born. Moreover such a budget, even when possible, would in many cases not serve as a guide to finance statements, since activities do not in every case correspond to natural organization units and the problem of making charges against the budget would become an

extremely complicated one. As a rule, it is more satisfactory to *analyze* by activities a budget primarily drafted along organization lines.

The final detail of most budgets is according to *object of expenditure.* All money is spent either for some kind of service or for some material object. The budget, therefore, is made up in its entirety of such items as salaries, taxes, insurance, carfare, printing, office supplies, furnishings, books, etc.

The year's expenses naturally group according to their *character of expenditure.* (1) In *capital outlay* are included expenditures for acquisition of fixed property, such as land, building and equipment, which increase the net capital investment, or in other words, increase the actual sale value. Such items are likely not to be recurrent year after year. (2) *Deferred charges* appear when expense of a previous fiscal year has not been entirely met within that year. They include accounts payable at the beginning of the period, interest on mortgages, notes, etc. (3) Current *expenses* may be of two kinds. *Fixed charges* are expenditures for current activities which are not subject to immediate choice of action, since they constitute previously contracted obligations. They are such items as rent when contracted for on a lease, taxes, employers' liability, etc. It is only after fixed charges have been allowed for in the budget that the balance of available income can be distributed to *other* current expense items. It is these last that are subject to immediate administrative discretion and it is this relatively flexible part of the budget in which most economies and savings can be secured.

Distribution of Overhead.

Overhead expenses logically belong to all organization units but are not subject to the control of the units. They include both such fixed charges as rent, taxes, insurance, and such other current expenses as light, laundry, wages of building employees, etc. When it is deemed expedient, the sum of all such items may be distributed to the departments on a percentage basis. This distribution usually requires the expert service of a certified accountant and is not recommended for small Associations.

General Principles and Cautions.

1. Use experience as a guide. A complete budget statement should include not only estimates for the ensuing fiscal period but, in a parallel column, a statement of comparable expenditures for the preceding fiscal period. Strictly speaking, then, the first budget drafted is not a budget at all but a mere estimate based upon probabilities.

2. There should be a place for every detail; in other words, the budget should be comprehensive. It is better to err on the side of multiplication of detail rather than on that of omission, and it is much simpler to keep a record of minor expenses as they occur than to draw them out from enveloping material.

3. Items must be mutually exclusive. Be sure that in providing the necessary place for every detail you have not made two places for the same item. This may easily occur without obvious repetition unless blanket items are watched very carefully.

4. Terminology should be self-explanatory. Use simple language. Never seek brevity at the expense of clearness. Remember that the budget form may be used by many people who are not technically-minded and that it should present a picture of the work of the organization to persons not acquainted with the terminology peculiar to the workers within the organization.

5. The budget and the budget form should be approved by the persons who will report to it. The budget must be beyond all else practical. The persons most concerned with reports upon the budget expenditures are the members of the disbursing department, and arrangements must be made to include for them any details upon which they are likely to want information.

6. Any detail that may be needed as a unit must appear as a unit. It should be possible to use a budget to check leaks and extravagances and disproportionate expenses. Certain items

might from other considerations be naturally swallowed up by a more sweeping classification.

7. Always use a term in the same meaning and never express one meaning by two terms. A budget is not a literary effort and repetition of terminology is to be sought rather than avoided.

8. Headings following a single scheme of notation should be comparable. For instance, avoid confusing classification by *objects of expenditure* with classification by *activities*. Budgets are in fault if they show such a classification as the following:

   a. Salaries (object of expenditure).

   b. Travel (object of expenditure).

   c. Work for foreign-born (activity).

9. Items of equal importance should appear as equally prominent. Group under a general classification minor items, in order that the total budget may be presented under general headings where desired, instead of in all its detail. For instance, avoid such classifications as this:

   Salaries.
      Secretaries' salaries.
      Office salaries.
      Building employees.
   Postage.
   Stationery.

   In such a case classify

   Salaries.
      Secretaries' salaries.
      Office salaries.
      Building employees.
   Office Supplies.
      Postage.
      Stationery.

10. When different groups have similar subheads, the order of the subheads should be uniform in the various groups. For instance:

Girl Reserve Department.
Salaries.
Travel.
Printing.

should not be followed by

Industrial Department.
Printing.
Salaries.
Travel.

Following the same scheme of classification makes it easier to invert the budget classified by organization units in order to study it primarily from the point of view of object of expenditure, with the following result:

Salaries.
Girl Reserve Department.
Industrial Department.

Travel.
Girl Reserve Department.
Industrial Department.

11. Items common to a number of units should appear in all groups that include them. Never let such items get lost in a "miscellaneous" classification. For instance, the item "postage" might be obviously of sufficient importance to classify as a separate item under the budgets of several departments and in another department be used so infrequently that, considering that department without relation to the others, the tendency would be to include merely an item of office supplies without details. The result would be that it would be impossible to collect from the entire budget the total expenses for postage.

1. The budget should be drawn so that he who runs may read.

2. There should be sufficient analysis to make clear even to the uninitiated what is meant by any budget item and how far any department of work is revenue producing. The totals should be so indicated that in a minute any one can get an idea of the budget as a whole. The summary should be comprehensive and clear, showing

   Amount of total gross budget.
   Amount of total revenue.
   Amount to be raised (budget difference).

3. A true budget should show the entire amount of business carried on by the Y. W. C. A. The cafeteria receipts and expenditures, the residence receipts and expenditures, the committee receipts and expenditures, and class fees should all be included.

   This will not change the amount of the budget difference, but it will change the attitude of the community and produce better financial results.

4. The Finance Committee takes the initiative in preliminary work on the budget. Three months before the end of the fiscal year a note is sent by the Finance Committee to each chairman. This note asks that each committee prepare a committee budget for the coming year and have it ready for the Finance Committee to compile at a given date. To this note are attached the following:

   a. The form in which the committee budget is to be prepared.
   b. The expense of the committee for the past nine months.
   c. A copy of the committee budget for the previous year.

   These are intended to be used as a guide in preparing the committee's estimate for the coming year.

5. In response to this request the Executive Committee draws up the budget covering "general administration," and every other

committee draws up its own budget and sends it to the Finance Committee.

6. The Finance Committee puts the budget into shape to present to the board at its meeting one month before the end of the fiscal year. If the fiscal year ends December 31, the budget should be presented to the board on or before December first. The board accepts or rejects it; if it is accepted, it is then presented to the membership for final action.

7. After the acceptance of the budget by the board and membership, each committee should feel responsible for helping to secure it and for keeping its own expenditures within the amount indicated.

INTERPRETING THE PROGRAM

To tell the story of the Young Women's Christian Association so that new friends are won and new funds contributed; so that old friends are kept interested and former subscriptions are retained—this is the most important responsibility of finance workers.

Many people know the Y. W. C. A. merely as one of many "commendable institutions." The first finance responsibility is to make clear what it is, to interpret the Association's message for the life of today, its distinctive place in the community.

1. Some reasons why there is special need of work with girls today.
   a. Social unrest and excitement.
   b. Revolt against a conventional world.
   c. Sense of confusion and lack of direction.
   d. Increased numbers entering into business and public affairs.
   e. New and significant civic responsibilities. Dangers of uninformed, ill-considered, short-sighted use of ballot and thoughtless participation in public affairs.
   f. Hunger for religious conviction.
2. Where and how does the Association share in and contribute to the constructive movements of life today? How does it provide
   a. A sympathetic understanding of girls' minds and hearts?
   b. High standards of life and work?
   c. Wise preparation for and guidance in the use of opportunity?
   d. Sound training in the exercise of influence and power?

To be able to interpret the Association program in the light of the above considerations is an important equipment for finance success.

3. What is each department organized to produce? How does it produce its results?

The following interpretations have been used extensively as the basis of speeches and conversations which have won both workers and contributions. They are given here to illustrate what can be done in interpreting any of the programs of the Association.

AN INTERPRETATION OF THE GIRL RESERVE MOVEMENT

What Its Goal Is.

"The kind of thinking and the kind of living which will make the younger girl of today a responsible Christian woman, ready and able to make America more true to its best hopes and traditions, is the object of the Girl Reserve Movement, and this object must never be lost sight of."

What This Means in Program.

1. To establish purpose in living, instead of restless, unpurposeful seeking.

   Standards for living are needed by girls today. Self-governing Girl Reserve clubs, with purposes written by the girls themselves, provide opportunities for discussion of subjects of interest to girls, together with activities which emphasize the meaning and purpose of fine living.

2. To help a girl make wise use of her leisure time.

   This means creating a broader base of interest through a knowledge, enjoyment and love of books, poems, real music, birds, stars, trees, flowers, rather than an interest in show-windows, electric lights, spangles and stage setting.

3. To discover the permanent and satisfying joy of real service, which results in growth to the giver as well as to the recipient.

Such an understanding of service gives meaning and value to the various projects which Girl Reserves are undertaking. These range all the way from making organdy flowers or collar and cuff sets to sending Christmas boxes to Indian boys and girls on reservations and in government and mission schools, filling Thanksgiving and Christmas boxes for distribution in local communities, and sending gifts to health seekers in health resort towns where there are organized Young Women's Christian Associations. Girl Reserves are also making cash contributions to two foreign secretaryships, one in China and one in the Near East.

4. To learn the fun and value of team play, instead of the selfish pleasure of the star performer.

   This is accomplished through club organization parliamentary practice.

5. To understand justice as well as charity.

6. To understand the meaning of thrift in one's own personal living.

   This means thrift in time, energy and ability as well as in money.

7. To help girls to "see" not merely to "look."

   Opening girls' eyes to beauty, quality, meaning, simplicity, rather than to glare, cheap display and the superficial.

   What we learn to see helps to make us what we are.

8. To make true friendships, instead of jealous rivalries.

9. To gain a sense of friendship and an understanding of all the nations of the world through a knowledge of their beliefs, behavior and customs, instead of maintaining a prejudice based upon ignorance.

Thus the purpose of all the programs of the Girl Reserve Movement should be to develop righteous citizenship.

Righteous citizenship implies

A healthy body.

A trained mind which arrives at wise judgments.

A sense of justice.
A courage that faces facts.
A joyous attitude toward life.
An awareness of God in one's daily life.

Who Are in the Girl Reserve Movement?

Younger girls between the ages of twelve and eighteen who are still in school groups or who have gone into the world of work.

What Cooperative Relationships Does the Girl Reserve Movement Maintain?

The Girl Reserve Movement endeavors to work with all community agencies concerned in the welfare of growing girls—home, school and church—and to work for understanding of a common goal—girl life devoted to principles of Christian living—with other organizations working with adolescents. It advocates a council for girls' work in every community, which will serve as a clearing house both on program events and for discussion about occupation of the field for work.

AN INTERPRETATION OF THE WORK WITH INDUSTRIAL GIRLS

The girls in the various industries of a given city are a definite factor in producing the wealth of the community and in the prosperity and progress in which that community will share. In (supply the name of your own community) they are . . % of the entire citizenship.

Responsibility of the Community to the Industrial Girl.

1. As a matter of civic and economic interest, the development in health, mind and character of numbers of young women is no mean part of the community development along these lines.
2. As a matter of fair play the community which benefits from their work owes them equal opportunity with other girls for health, happiness and self-development.

3. Health, character, efficiency, are greatly influenced by certain material conditions—housing, food, proper exercise and relaxation of body.

Responsibility of the Young Women's Christian Association to the Industrial Girl.

The Young Women's Christian Association's responsibility to industrial girls has two aspects: (1) the promotion of a program that shall meet their needs for recreation, education, fellowship, and participation in community undertakings; (2) the promotion of a program in the Association and the community that shall make for a common understanding of industrial problems as they affect women and a common effort for adequate industrial standards.

1. Any program which seeks the highest development of the industrial worker must take into consideration her home life, educational background, the condition of her work, the way she spends her leisure time, her civic and social standards and the effect of these things upon body, mind and spirit. The program of the Y. W. C. A. is practical and successful because it is based on these fundamental considerations.

   (Use at this point facts and figures, national and local, *re* housing, room registry, health and recreation, cafeterias, etc.)

2. Girls working at one mechanical process all day have little chance for initiative or self-expression.

   Self-governing industrial clubs give opportunity for the development of initiative and leadership and for a growing sense of social responsibility. Their programs vary with the needs of their members, ranging all the way from recreational activities to educational classes and discussion groups on present-day problems.

3. Many of these girls are voting citizens who will cast their vote intelligently or unthinkingly according as they get their impressions haphazard or as the result of balanced discussion. In some places these girls are voting citizens, not only politically but industrially, with places of responsibility on shop

committees, in trade unions, etc. The Association program helps them to view such problems in a larger way as a result of balanced discussion and real information.

4. What is a girl's attitude toward her job—toward her fellow worker—toward her employer—toward her civic responsibilities? On such matters as these depends her happiness. Questions like these are discussed under wise leadership in her club meetings and conferences and the constructive results are felt by herself, her employer and her community.

The second part of the Association's responsibility toward industrial girls involves the creation of *understanding* among people of varied experiences of life.

The Association by its very nature has a unique opportunity for this difficult task, for in it women and girls meet on the basis of a common Christian purpose—"abundant life" for all. *Out of their own experience* industrial girls can help other women to see how the standards and opportunities of daily work help or hinder the fulfilment of that purpose; their experiences can be tested by the experience and knowledge of other groups; for example, employers of goodwill have here an opportunity for adding their experience and knowledge to the common fund of understanding.

HOW TO ASK PEOPLE TO GIVE

Preparation.

1. Have the right mental attitude of friendly confidence: nothing to fear—nothing to dread—no reason to be apologetic.
2. Understand the proposition which you intend to present.
   This means accurate
   recent
   interesting information
   about program, organization, cost, leadership.
   The budget is a useful tool for the money raiser.
3. Know your object.

What does the Association exist to produce / What does each department exist to produce	in individual lives? / in the community? / in the present-day world?

   To what extent is it getting results?
   Is it necessary or only desirable?
4. Know your prospect (the person you are going to ask for a contribution)—his surroundings, business, interests, tastes, hobbies, characteristics.
5. Assemble material in the light of { subject. / object. / prospect. }

   a. Assemble all your favorable talking points.
   b. List and examine them.
   c. Why is each a good talking point?
   d. Present them to yourself one by one.
   e. Try to see it through the prospect's eyes.

f. Answer objections.

Such a preparation furnishes a background that will give you a feeling of confidence.

6. Securing the interview.

Try to get a favorable time and place.

Remember that there is always some way to reach every one.

Use tact, ingenuity, persistence, common sense and *courtesy, always courtesy.*

7. The interview.

Get favorable attention.

Develop interest.

Awaken desire.

Get conviction.

Induce action.

Make a friend for the cause.

8. Points to remember.

It is not begging to ask for the support of an organization rendering social service.

Our cause is an investment in life.

It is not honest to take money and make no returns.

Leave the giver with a sense of goodwill, of quickened belief in goodness and the value of service.

Confidence, honesty, earnestness, definiteness, tact, humor, and optimism are the qualities that bring success.

MAKING CAMPAIGNS CONSTRUCTIVE

A campaign can be the most constructive event in any Association year. It need not be a hectic interruption of all regular work and the thing to be put off until the latest possible moment.

Any sort of science is a fascinating study and campaigning is a science. There are certain unvarying and interdependent laws which if followed are likely to bring success, and if neglected, failure.

One of the greatest difficulties in campaigning is that each individual "Jonesville" thinks that it has laws governing campaigning which are applicable only to Jonesville, and the campaigner is oftentimes faced with the dilemma either of going on and losing the goodwill of the Association and the community or of withdrawing with the same result. If one foregoes the established principles and proceeds, resulting in failure, not only does the community lose faith in the Association but, which is of far greater moment, the Association is discouraged because it cannot carry out its plans or, if it has been a building campaign, is unable for several years to start out in any further organized effort for a large sum of money.

I. Principles.

1. Community interest and ability to give must be tested by securing a certain preliminary amount in large gifts, varying in size according to the size of the campaigns. Without these a campaign is not safe. This is one of the most difficult campaign principles of which to convince people. It is, however, almost as unfailingly true as that collateral is necessary for a loan.

   What shall be the goal in these preliminary gifts? Usually one-third, but it somewhat depends on the popularity and standing of the Association, the make-up of the community, the proportion of the total goal to the population. For in-

stance, Blank City: goal of campaign, $50,000; goal of initial gifts, $40,000. This community, made up of the very rich and the poor, with no so-called middle class, must needs have its initial gifts in much larger proportion than is usual.

2. The goal must be set within the giving power of the community. At least six factors which determine this are
   a. Resources of the community.
   b. What other organizations have secured.
   c. The standing of the Association.
   d. The kind of board and committee members the Association has.
   e. Whether or not the Association is democratically organized.
   f. Financial condition of the part of the country in which the Association is located.
3. There must be a minimum budget which cannot be challenged on the side of overexpansion, and adequate, accurate financial statements.
4. (*Applies only to building campaigns.*) Building campaigns should be undertaken only in a community where the Association has made good and has created a giving constituency.

   The best argument for a new building and a campaign for it is an old one full to overflowing—quadruple lines waiting to get into cafeterias, classes held in kitchen, dining-room and on stairways, and crowds everywhere. A certain Association which wished to hold a building campaign was only five minutes' walk from the principal hotel in the city. Seven employees of this hotel, five of them women, were asked where the Association was. Not one knew. This Association campaigned for $150,000 but did not get it.

II. Constructive Values in Campaigns.

1. Information about the local Association must be made available for the education of the public. This often exposes the inadequacy of record keeping, statistics, and so forth.

2. Publication of the advance plans and policies of the organization is essential.

3. The process of "housecleaning" (in a building campaign), perhaps involving change of volunteer or employed leadership, is often necessary in order to assure the success and constructive value of a campaign.

4. The mobilization of friends in support of the program is most vital and most constructive. The Association must have done effective work or people will not give largely. Take, for instance, a southern city, where Mr. and Mrs. Giver have been giving largely for friendship's sake. When a financial slump came and their funds were diminished they cut out the organization to which they were giving for some friend's sake and gave to the ones which were meeting the community needs.

5. The average person recruited knows more of methods of campaigning than heretofore, hence the campaigner, whether local or national, must be leagues ahead and up to the minute on the latest technique.

III. Recent Community Changes Affecting Association Campaigns.

1. *Shifting of wealth.* The war created millionaires and made bankrupts. The financial depression which followed the war aggravated this situation.

2. *Change in resources.* Increasingly is the Association getting its money from the many and not from the few. Three years ago there were 1,000 subscribers to a certain campaign; last year in the same city there were 8,000.

3. *Wider knowledge of the community.* All kinds of people know their community and its problems better than they did a few years ago. They know more about the Association and whether it is "delivering the goods" than they are often given credit for.

4. *Rapid multiplication of organizations and campaigns.* The Association must have a better case and plead it more effectively than formerly.

IV. General Campaign Preparations and Prerequisites.

1. Locally.

   a. *A community survey,* either new or brought up to date each year.

   b. *All-year-round cultivation and publicity.* Outstanding features of the Association should be especially brought out for six weeks prior to the campaign.

   c. *Adequate lists of donors and possible donors.*

   d. *A cooperative staff.* An uncooperative staff has been the ruin of many a campaign. A building campaign should never be put on without a general secretary or in an understaffed Association.

   e. *A unified, working Board of Directors.* The Association's leaders must be ready to delegate responsibility to each other and to those outside of the board. A recent campaign was a failure because the president insisted upon being chairman of everything and would let no one make contacts without her.

   f. *A constituency outside the membership* ready to be mobilized—men, women, business women.

   g. *An interested membership,* educated, and having a part in the administration of the Association.

   h. *Adequate, accurate finance statements.*

   i. *A printed budget,* accepted by the Board of Directors, and, if possible, vouched for by the Board of Trustees.

2. Nationally (*if outside leadership is desired or available*).

   a. *A diagnosing, prescribing approach* rather than an application of a stereotyped formula; the adaptation of accepted methods. Principles cannot change but methods may, and more often do than do not.

b. *A director who considers the human element* the most important, for unless we "get" the man or woman we are not really benefiting our cause.

c. *A well set up plan and method.*

d. *A perfect mechanical organization.* Organization which moves to a successful conclusion is due to perfect mechanism. It moves with military precision; it is like an iceberg, three-quarters below the surface and one-quarter on top; the machinery does not creak.

e. *Balanced thinking.* There is no running off on tangents; when a person suggests a new plan the leader will smilingly take it under consideration, but will think it over sanely and wisely and quietly before adopting it and putting it into operation.

V. Publicity.

1. Types.

a. *Graphic.* Varies with size of community in which the campaign is conducted and the service rendered by the Association. In a campaign of less than $50,000 one piece of publicity such as a folder will suffice. This, however, must be in excellent style, printed by a good printer, on good stock and made so attractive that the public will want to read it.

Beware of overcrowding copy, and break up copy with cuts. Choose a cover which arrests attention, arouses curiosity or tells a story.

This piece of graphic publicity may be mailed to all prospective subscribers, to be received the day of the opening of the campaign, and enclosed in a letter signed by the president of the Association asking for the cooperation of all public-spirited citizens. In larger campaigns it is sometimes well to use a special card or piece of publicity for distribution through the churches.

b. *Posters.* Should be placed in all store windows in the central part of the city. They should appear about five days before campaign opening and continue through the conduct of the campaign.

c. *Window displays.* May be arranged through cooperation of the merchants of the city. They should picture various departmental activities of the Association.

d. *Newspaper publicity.* Beware of beginning newspaper publicity too early; from a week to ten days prior to the campaign is sufficient in budget campaigns. The value of pictures to run with news stories cannot be overestimated. Give your news stories human interest; lists of names do not mean much to the public. Endeavor to secure editorials in the leading papers. Do not attempt to write them; assemble your facts categorically, then interview the editor.

Paid advertising. Always use some. There may not be a proportionate return in money, but paid advertisements show the constituency that they are not simply taken for granted.

VI. Constructive Results That Should Come Out of the Campaign.

1. Volunteers gained for future work, not only in finance but in all lines.
2. Hitherto undiscovered leadership brought to light—*new* board and committee members developed.
3. A new spirit of cooperation within the membership of the Association developed.
4. Through the necessity of having to present the program to new workers, the board, committees, and membership become interpreters as never before.
5. A large and more accurate list of subscribers built up.
6. Work put on a business basis.

7. Increased interest on the part of the press (by-product of publicity).
8. Community interest in the work of the Association broadened, and community loyalty fostered.

After a recent campaign, the mayor of the city wrote as follows: "Because of many untoward circumstances the Association had become heavily involved, and it seemed impossible that it could again be put on its feet financially. As a result of the raising of the campaign goal of $15,000 it will have a new lease on life and again can take its place as a most valuable asset to the community."

VII. Chief Differences between Budget and Building Campaigns.

Building campaigns are larger, hence there is need for

1. Larger organization, larger lists.
2. A longer time for preparation.
3. A newly set-up Campaign Committee rather than use of the Finance Committee.
4. Educational publicity and cultivation of workers begun at least a year ahead.
5. More money spent on all preparation.

NOTE: A special "Manual for Building Campaigns in the Young Women's Christian Association" is on sale by The Womans Press, and if an Association is contemplating a building campaign even a year hence it would be advisable to purchase a copy.

TYPICAL CITY CAMPAIGN ORGANIZATION

BUDGET CAMPAIGNS

I. Preparation.

1. Time.

   Three weeks for compiling lists, recruiting workers, pointing up publicity plans, organizing teams, etc. This three-week preparation period presupposes

   a. That the Association has a good working list of cultivated subscribers and a basic list of probable ones.

b. That all-year-round educational publicity has been done.

c. That the Association has an interested constituency of women who will serve on teams.

d. That the membership in general is ready to give itself unreservedly to finance effort at time of campaign.

e. In accordance with the pre-campaign suggestions (see pages 64-65) the board should have in mind persons best fitted to chair the various committees.

If these things are not true, a longer period of preparation is often necessary.

2. Solicitation.

Week or ten days—the former is greatly preferable. Avoid long-drawn-out efforts.

II. Organization.

1. Committee in Charge.

The regular Finance Committee should have charge; if carefully chosen women are not assigned all the year round to the following responsibilities, such assignment should be made for the campaign.

a. Initial Gifts Committee.

To secure through a few large gifts one-half of the campaign goal (at least one-third of the total amount desired should be secured before the opening of the campaign) and to act as a special committee in charge of the reserve list during the campaign.

b. Lists Committee.

To revise old and prepare new lists.

c. Publicity Committee.

Newspaper.
Graphic.
Speakers and meetings.

d. Team Organization Committee.

Home women.
Business women.
Business men.

e. Hospitality Committee.

Noon luncheons, arrangement for special campaign lunches, guests, etc.

2. Teams.

a. Home women.

At least ten teams of ten each (dependent on size of campaign and community).

b. Business women.

At least twenty teams of ten each. (It is necessary to recruit a larger number of business women because they can give less time.)

c. Business men.

It is not possible to recruit many men for the average-sized *budget* campaign but it is usually possible and highly desirable to secure at least one or two teams of men to take certain selected names.

3. Method of List Preparation.

a. Make a temporary card file (hand written, if necessary) using manilla or cheap or scrap cards (three by five inches in size) in the following manner:

Name (last name first; first name in full).
Home address.
Business and business address.
Former subscription.

b. Start your basic list with the list of the membership and of former subscribers, making a card for each individual.

c. When this list is completed, secure Association cultivation lists, current lists of the Rotary, Kiwanis, Chamber of Commerce, and all other men's and women's clubs, also selected membership list and tax list when possible.

d. Make cards for these, giving any information available, especially regarding firm connections.

e. Arrange the entire bunch of cards alphabetically, eliminating any duplicates from the file.

f. Verify addresses from latest city or telephone directory.

then

g. Type solicitor's card (either blue or orange). The temporary file can be used as the master file to save the expense of having two sets typed.

h. Take out blue cards for names on *special and initial gifts* lists, also for team workers, making notation on white card.

Initial Gift List: Make list of prospective large givers. Stamp "Initial" on both blue cards removed from the file and on the master file cards. Carefully check with the master file. These are handled and reported on by Campaign or Initial Gifts Committee chairman. If new names are added to initial gift list *be sure* the corresponding blue card is removed from file and the same facts indicated on both that and the master file card.

i. Make list from the *blue* cards remaining in the file, leaving wide margin on left-hand side and at the top.

4. Pre-Campaign and Campaign Events.

a. Cultivation luncheons, teas and parlor meetings.

b. Meetings with various groups of the membership, such as Bible classes, industrial clubs, business and professional women's clubs, etc.

c. A general membership event, such as a banquet.

d. An Association Sunday in the churches.

e. A workers' meeting, at which lists are reviewed by team members and names taken.

f. Daily luncheons—these are more important than ever before and campaigns are seldom successful without them.

g. Final luncheon or dinner to close campaign.

5. Post-Campaign Business.

a. Careful auditing of accounts.

b. Written report of campaign filed by Finance Committee.

c. "Thank you" letters sent by finance chairman to *all* who have served in the campaign.

d. Lists left in perfect shape and put into hands of *permanent cultivation chairman.*

e. Places found in Association volunteer ranks for all those new campaign workers who have been recruited for campaign work and have signified a desire to serve permanently in the organization.

III. Pre-Campaign Procedure for Budget Campaigns.

1. To have a successful finance campaign it is necessary that the entire board, the general secretary, and her staff *definitely participate.* The Association schedule should be cleared of special events (other than regular Association activities) for two weeks prior to and through the campaign.

2. The more completely the public is acquainted with the program of the Association through special departmental features and publicity during the entire year, and especially for three months before the campaign opening, the greater the success will be.

3. A meeting of the board with the campaign director should be arranged shortly after her arrival.

4. The board of any local Association, having voted to conduct a finance campaign, should have *its fully prepared tentative budget ready for use when the director arrives.*

5. The policy of the Finance Service Bureau in budget campaigns is that one-half the amount of the campaign goal should be raised in large gifts by the Initial Gift Committee, one-third of the amount of goal to be secured *before the opening of the campaign.*

6. The board should have in mind possible chairmen for the following committees, these to be discussed with the director before their appointment:

   Campaign chairman. A well known and influential woman possessing executive ability.

Initial gift chairman. A man or woman in touch with local wealth; one having knowledge of the program of the Association.

Publicity chairman. A prominent woman having influence in the community, and executive ability; not necessarily a newspaper writer.

Lists Committee chairman. A woman familiar with the community and its people; one who has plenty of time to give to this important work and one who can secure four or more women who will give their services daily prior to the opening of the campaign.

7. The Finance Committee should have in hand:
   a. Association membership list, *revised to date* as to correct addresses, amount of subscriptions to the local Association, and so on.
   b. Alphabetical list, with corrected addresses, of subscribers to the Y. W. C. A. for the past two years, with amounts subscribed and paid.
   c. Current membership lists of all prominent business, civic and social organizations, and of teachers.
   d. Latest telephone and city directories.
8. If a director from the Finance Service Bureau directs the campaign, in addition to the charge for that service there will be local campaign expenses such as clerical help, noon luncheons, publicity, and so on.

THE FINANCE CAMPAIGN IN A TOWN

There is but one way to get the money needed and that is, to go and get it in a well organized annual appeal covering a definite period of time. To make this annual appeal a success there must be an adequate Association program and a year-round educational plan, informing the people of the work done.

The annual finance campaign in a local Association should be one of the high points in its yearly program.

The members of the Association are brought to an appreciation of the unity of the movement through concerted, constructive thought and action.

The number of educated, interested workers is increased, for presenting the work to others stimulates their own interest and inquiry and so increases their knowledge.

The strength of the Association is increased by a large number of informal and interested contributors.

The financial needs of the organization are provided for for the year, so that the time and strength of the workers are released for carrying out the program.

Above all, an understanding of the meaning of "world service" and an opportunity of sharing in it result in a broader vision and wider love for our fellow men.

The effect upon the town is equally wholesome. Thinking and working together in terms of "others," the community is brought into a closer fellowship and sympathy. It begins to realize the needs of the girls and women in the town and to understand the Association as a civic asset meeting these needs.

The uniting of various forces of a community in a constructive piece of work gives strength to the whole and to the component parts. A Young Women's Christian Association annual finance campaign gives one of the few opportunities for this kind of service.

To think of a campaign in these terms will give courage to the leaders and enthusiasm to the membership.

I. Method of Procedure.

1. It is a duty of the Finance Committee to recommend to the Board of Directors a plan or plans for raising the budget. If a director from national headquarters is desired, the request should be made immediately through the regional finance or town secretary. With the request the following information must be included:

    Amount of the gross budget.
    Amount of the budget difference.
    Dates of the campaign.

2. A request should also be made that information regarding preliminary work be sent from headquarters at once in order that the Association may be ready for work immediately upon the arrival of the director.

3. If no campaign director is needed, the board will proceed to organize for work. The Finance Committee may be made responsible for planning and conducting the campaign or a separate committee may be formed. The chairman of the permanent Finance Committee may be chairman of the campaign committee or another woman may be selected for this service, as the board may think best. The number and size of committees will depend upon the size of the town and the amount of money to be raised during the campaign. Every campaign will need to have the following committees: Executive, Initial Gifts, Hospitality, Publicity, Teams and Office. It may be desirable in some circumstances to add a Business Women's Committee, or a committee of industrial women. The Girl Reserves in many campaigns have given valuable assistance by distributing publicity material, addressing envelopes, and giving demonstrations of their work.

II. Personnel of Committees.

1. The Executive Committee of the campaign is composed of a general chairman and the chairmen of all other campaign committees. The president of the board and the general secretary are *ex-officio* members of this committee.

2. The general chairman of this Executive (or Campaign) Committee may or may not be the chairman of Finance Committee, but she must have executive ability and be willing to give her entire time to the work until the campaign is over.

III. Duties of Committees.

1. The duties of the Executive Committee are to correlate the work of all the other committees, and to decide important questions in regard to conducting the campaign.

2. The Initial Gifts Committee is responsible for securing the large gifts. They should secure at least one-third of the whole budget difference before the campaign opens. This committee is composed of women and men who command the respect of the community and who can secure large gifts.

3. The Publicity Committee should be appointed and begin work at least two weeks before the campaign opens. It has three types of work to do:

   a. Speaking.

      To provide speakers for every ready-made group in town, such as women's organizations, clubs, churches, men's organizations, Chamber of Commerce, Rotary, Kiwanis, Lions, federated unions, manufacturers' association, moving pictures, etc., and for such special meetings as may be scheduled by the campaign committees.

   b. Newspapers.

      To provide articles on local or national work for the papers every day.

   c. Graphic.

      To print a concise, attractive statement of the Association activities and include in it a copy of the budget.

      To distribute through the town posters made locally or secured from headquarters, showing the scope of the work.

      To plan exhibits in various store windows, demonstrating the local work. In one town every store gave the use of a window during the three-day campaign. A hardware store demonstrated camps, with outfit and equipment; a shoe store exhibited the approved shoes; a department store exhibited proper evening clothes for girls, and so on.

4. The Hospitality Committee.

   a. Arranges for the opening dinner and the luncheon or dinner at which daily reports are given during the campaign.

   b. Provides a hostess for each luncheon or dinner.

5. The Teams Committee is composed of a chairman and the team captains. The chairman must be a woman who can

select women wisely and work with them easily and cordially. There should be eight or ten teams with ten workers on each team. The duties of this committee are to select workers and see that each team has the full quota of workers for each day of the campaign.

6. The Office Committee should have a chairman and four members. The chairman should be a woman with business experience if possible.
   a. Provides all needed supplies, *i.e.,* pledge cards, files, solicitors' cards, captains' and workers' envelopes, chart for reports and incidental office supplies.
   b. Keeps sufficient office workers present at all times.
   c. Secures auditors who check over the envelopes of the teams each day.
   d. Compiles lists of subscribers and possible subscribers. Inexpensive cards for this purpose can be secured from a local stationer.
   e. Prepares in advance a chart on which daily reports are made. It should be of strong cardboard or bristol board three by nine feet and placed in a conspicuous place on the wall of the campaign headquarters.

Below is a plan for this chart, which has been successfully used in many places.

BUDGET WEEK

Mrs. J. C. Block, *Chairman*

Teams	Tuesday	Wednesday	To Date	Thursday	To Date	Friday	To Date	
1. Mrs. Smith..........								
2. Mrs. Jones...........								
3. Mrs. Brown								
Totals.............								

IV. Preparation for the Campaign.

1. Instructing the Committees.

After organizing the campaign committees the next step will be to inform the members regarding

a. The work of the Y. W. C. A. locally, in the United States and in foreign countries.

b. The local budget and how to present it to the people of the community, that they may want to share in it.

c. How to fill out pledge cards, make out receipts, etc.

For this purpose meetings should be arranged at which secretaries, board and committee members are asked to discuss these matters with the Executive Committee of the campaign. The number of meetings will vary according to the personnel of the committee.

The knowledge thus gained by the Executive Committee should be passed by them to all other committees and members of teams as rapidly as possible.

Every member of the Board of Directors, of the Association, and of the campaign committees and teams should be given an opportunity to pledge her faith in the work by subscribing to the budget. It will be comparatively easy to get the entire amount of money needed from the community if the people know that all the Association members have made pledges before coming to them.

2. Educating the Membership.

Every member of the Association should be given an opportunity of hearing not only about the whole program of their local work, but of the work being done by the National Board at home and abroad. The Publicity Committee should furnish speakers for this purpose.

The Campaign Committee should confer with the Young Women's Council, Girl Reserve and Membership Committees concerning the best method of giving this information to each membership group.

3. Financial Responsibility.

At this same time the attention of each member should be

called to her individual responsibility for the budget and an opportunity given her to subscribe either in cash or in a pledge for future payment. Pledge cards should be sent to all members who are absent from the group meetings, either by friends who are present or through the mail.

4. Preparation and Distribution of Lists of Names.

The Office Committee will have prepared a list of names for the use of the teams.

This list should include the names of all the adult members of the Association and all other men and women in the community who should be interested. The names may be obtained from the list of former subscribers, the list of new names added by board and committee members, lists of members of Chamber of Commerce and other prominent organizations that are willing to give them.

The list should be made on two sets of cards. The two cards having the same name are clipped together and filed alphabetically, then copied in the same manner on foolscap paper.

Two cards are needed in order that the solicitor may take one and leave the other in the files, charged to her. The list on foolscap paper facilitates locating names and the team having them.

The Initial Gifts Committee selects certain names, but is careful not to take all the large givers. Every team should have the opportunity to secure some large gifts.

The campaign should open with a dinner at night. During the afternoon before the dinner, the Office Committee will bring to campaign headquarters the lists of names, all the printed matter needed, captains' and workers' envelopes, pledge cards, receipt blanks and all necessary equipment.

The teams and their captains may come to select the names of people they wish to solicit. The list should be divided equally into as many divisions as there are teams. In the afternoon the teams should meet and choose from these lists, an equal number of names from each, until every name is

taken. As a worker draws a card her team number is placed on the card left in the file and opposite the same name on the foolscap list. The card which is placed in her envelope and put into the large envelope belonging to the captain of her team is *to be kept until the opening dinner, when all names are given out.*

Each worker is expected to make some report on every name taken by her; marking on the card "refused" or "call later" or any other explanation which the person in charge will need for her guidance in the future use of the name. Receipts should be given for all cash payments. The captain's report each day should cover the following points:

a. Names of all contributors seen by each one of her workers and herself.

b. Amount of subscription from each, stating whether it is in cash or pledge.

The envelope for each worker should contain space for the daily report and cards bearing the names she has selected from the list before the opening meeting, a pledge card for every solicitor's card plus a few more, copies of the leaflet giving the report of the work for the past year and the budget for the coming year, receipt blanks.

The style of the pledge card to be used is decided upon by the committee and the printing is done locally. The following is merely a suggestion:

Y. W. C. A.

(Name and address of Association)

In consideration of the subscription of others, I desire to subscribe to the current expenses of the (name of town) Young Women's Christian Association ....
.... dollars $.............

Payable:
Cash
Annually
Semi-annually
Quarterly
Monthly Date ....

Checks payable to ...., Treasurer.
Secured by ....

V. The Campaign.

1. Headquarters.

The Association headquarters is the logical place for campaign headquarters. If it is not centrally located, or is up several flights of steps, or there is some other reason for not using it, secure a room or rooms on the ground floor of a centrally located building.

The Office Committee will see that some one is on duty each day during the hours the workers are out soliciting funds.

The Hospitality Committee will arrange for the dinner the opening night and for the luncheon or dinner each day, when reports are made by all teams. Experience has proved that these daily meetings, held at luncheon or dinner, are imperative if an Association hopes to go "over the top."

The opening dinner should be held at headquarters if possible. Every worker should be urged to be present. Short snappy talks, telling of the work locally and nationally, are given. The director or chairman of the campaign gives final instructions to all teams. The Initial Gifts Committee reports. The teams have rival songs and yells and start out to work with great enthusiasm.

Records of the daily reports of all teams are kept on the chart provided for the purpose, that all may see and know how the campaign progresses. If possible, one or two short talks should be given congratulating the workers on what has been accomplished and cheering them for that yet to come.

2. Auditors.

If the chairman of the Finance Committee is not acting as chairman of the Executive Committee, she and the treasurer of the Association may act as auditors. They should be present every day to receive the reports of the teams, check up the cards and deposit the money in the bank. They should see that each day a typewritten list of names of all subscribers and the amount paid either by cash or check is attached to the duplicate bank deposit slip. This list is to be used in checking

cards and by the auditor employed to go over the books at the close of the fiscal year.

AUDITOR'S DAILY REPORT

Day .... Date ....

....
DIVISION

Captains	Today's Amount				Total to Date			
	Number of Subscriptions	Total Amount Subscribed	Actual Cash	Future Payments	Number of Subscribers	Total Amount Subscribed	Actual Cash	Future Payments

VI. Summary of the Campaign Report to Be Filed in the Office.

After the campaign is over a report covering the following facts should be left in the office of the Association.

Number and names of campaign committees and names of members.
Number of campaign teams and names of workers.
Number of Association members subscribing .... { board Amount $ / committee Amount $...... / general Amount $...... }
Number of other women subscribing .... Amount $......
Number of men subscribing .... Amount $......
Total number of subscribers .... Total Amount $......
Total number of Association members ....
Total number of board and committee members ....
Total amount pledged $............
Total amount paid in $..............
Total amount raised $............ Amount of goal $............

THE FINANCE SERVICE BUREAU

Service Available for Use of Local Associations

In order to make campaigns constructive, the Finance Service Bureau was organized within the Finance Division, to give experienced service to city, town, rural community and student Associations in budget and building campaigns.

From the time of its inception in July, 1919, until May, 1922, the Finance Service Bureau conducted budget campaigns free of charge, and made a charge of one per cent of gross receipts of campaigns in building efforts.

By vote of the National Convention in April, 1922, the bureau was instructed to charge for budget campaigns as well as for building campaigns.

Because the scale of charges adopted at that time produced a very small income, and because of the necessity for further cuts in the National Board budget and the widely expressed feeling that the income-producing departments should be more nearly self-supporting, the following scale of charges for campaign service was adopted at the Finance Division meeting at the National Convention in April, 1924.

For budget campaigns with goals up to $50,000	2 per cent of goal. (Minimum charge of $100.)
For budget campaigns with goals of $50,000 and over	1½ per cent of the goal. (Minimum charge of $1,000.)
For building campaigns	1½ per cent of goal. (Minimum charge of $1,000.) (Maximum charge of $10,000.)

This scale applies to all Associations alike, regardless of whether or not they have had the services of the Finance Service Bureau before.

The service of the Finance Service Bureau is obtained by applying to the executive of the Finance Service Bureau, or to the City, Town or Rural Communities Departments, or to the National Student Council, according to the head under which the local unit is classified.

The Function of the Campaign Director

The director does not go out for the money. She stages the campaign, helps to secure the large gifts, lists the prospective givers in the town and the amounts to be expected from them. She works with the local committee in securing men's, women's, business and professional women's teams, securing speakers, arranging dinners, luncheons, and meetings, and by every possible means gives publicity to the Association and the particular needs of the locality.

Eight Reasons Why the Service Is Recommended

1. It is expert, experienced service for a highly specialized job.
2. Each Association profits by the past experience of the whole country.
3. It reduces interference with the regular Association program, by making fewer and shorter demands on the time of the local employed officers.
4. It necessitates definite planning far in advance and carrying out in schedule time.
5. The campaign worker who comes into the community is able to make a more accurate valuation of the strong and weak points of the Association, therefore can better interpret the Association to the uninterested citizen.
6. The worker who knows intimately the national work is able to present the local cause in the light of the nation-wide whole.
7. The lists, prepared with most up-to-date methods, can be made of permanent value to the Association in what should be an all-year-round plan of cultivation.
8. A newcomer in a community may discover new leadership.

NATIONAL FINANCE COMMITTEE MEMBERS AT WORK IN LOCAL COMMUNITIES

NON-RESIDENT MEMBERS OF THE FINANCE DIVISION
WORLD SERVICE COUNCIL MEMBERS
ENDOWMENT COMMITTEE MEMBERS*

I. Non-Resident Members.

There are, in 1925, sixty-nine non-resident members of the Finance Division. These women represent city, town, rural communities and the National Student Council.

The task of these women is to

1. Know financial conditions in their section and report upon them to the Finance Division at headquarters.
2. Keep in touch with the Associations assigned to them by visits or letters.
3. Give finance help or advice to these Associations where it is needed, and, where it is not being done, to persuade Associations to include 100 per cent of their quota for national work.
4. Be able to stimulate interest in Associations and among individuals in the home and foreign program of the national Association.
5. Seek to interpret the interrelation and interdependence of local and national finance work.

NOTE: This group has no separate chairman but is directly related to the chairman of the National Finance Division.

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* Work described on page 81.

II. The World Service Council.

The council was organized in 1921 with the thought in mind that its ultimate goal should be the securing of that part of the budget difference not assumed by local Associations.

The responsibility of each member is to

1. Be an interpreter of the world program of the Y. W. C. A. and to relate herself in some way to the nearest organized Association in order that the best interests of both local and national finance work shall be preserved.
2. Arrange, in consultation with the local Association, for meetings at which the national program and projects, both home and foreign, shall be presented.
3. Select a list of people and plan by regular cultivation to interest those who are chosen.
4. Endeavor to secure direct individual gifts to the national work. (These are of course credited to the community quota of any place unless the individual gift is in excess of twenty-five per cent of the community quota. See 1924 Convention finance action.) Some women have assumed the securing of both a home and foreign secretaryship; some one or the other.

NOTE: Approximately $100,000 a year is now being raised by council members.

INTERRELATION OF THE FINANCE INTERESTS OF STUDENT, CITY, TOWN AND RURAL COMMUNITY

The national Student Assembly, meeting at the time of the 1924 Convention, recommended "that the national Student Division (or Council) should assume the responsibility for the entire budget of the national Student Division plus the estimated overhead costs, through the direct contributions of student Associations and through the direct effort of members of the national Student Division in securing the remainder from special givers in cooperation with the Finance Division of the National Board and in cooperation with other local Associations in communities where such exist."

This recommendation, incorporated in the recommendations of the Finance Division, was adopted by the Convention and in the second part of it is implied a new relation between the National Student Council and local Associations.

It implies not only the cooperation which has always been understood between a city, town or rural Association and a student Association in the same community in raising their respective budgets, but also cooperation between a city, town or rural Association and a member of the National Student Council, an alumna or a member of the World Service Council who is helping to raise the student budget.

If a student Association in the same community with another type of local Association wishes to ask for contributions from individuals outside the college constituency, it is understood that names shall be carefully cleared with the local Association concerned and that there shall be a definite agreement as to each name—whether a

joint appeal is to be made by the two Associations, a single appeal by one or the other, or whether each shall approach the same individual at a different time. The same consultation is anticipated on the part of the city, town or rural Association desiring to approach members of the college community for gifts.

The council member or interested alumna planning to ask for contributions for the student budget in any organized community will consult the local Association, either directly or through the Finance Division before approaching any prospective donor. Any contribution for this budget secured in an organized community applies on the community quota.

ENDOWMENT

Endowment for the Young Women's Christian Association.

A study of the subject of endowment leads to the conclusion that the Young Women's Christian Association has a place among the organizations that should look for a part of their support to the income from permanent funds. It is quite impossible to name any percentage of support to which each Association should strive to attain through endowment. One of the accepted theories in the Association world is that an *interested* public is a *supporting* public. If the year's budget for the work is not greater than the community's ability and willingness to give annually—as is frequently the case in the small but well-to-do community—endowment may weaken the Association, because if it becomes unnecessary to make any general appeal for funds the Association may get out of touch with its community. However, the endowment fund in the majority of city Associations stabilizes the work by allowing Boards of Directors to plan with greater confidence.

Amount of Endowment.

To ascertain how generally the Young Women's Christian Association was becoming an endowed institution, a question pertaining to endowment was included in the annual statistical report which was sent out from national headquarters to city and town Associations in 1923. The answers from 321 Associations revealed that very few Associations have any endowment. The sum total of local endowment reported was approximately $4,618,000. The annual interest on this amount is only $230,000 and local budgets total over $23,000,000, which means that the income from local endowments is, on the average, one per cent of the yearly local expenditure.

A Program of Promotion.

Large amounts of money are being left through legacies every year to the benevolent institutions of the country. Occasionally friends leave bequests to the Associations, in some instances with a view to making permanent their annual subscriptions, but Association work, representing as it does the largest Christian woman movement in the world, is comparatively seldom remembered in wills. The Young Women's Christian Association has failed in the past to emphasize sufficiently the need for permanent funds.

Placing the Responsibility.

It is advisable that in our city Associations one member of the Finance Committee, or some outstanding woman in the community who is vitally interested in the Young Women's Christian Association, be asked to make endowment her major interest and that she identify herself with the national Endowment Committee in order that she may at all times be familiar with the very latest information on the subject of endowment.

Publicity.

Association annual reports, pamphlets and periodicals should be used to call attention to the Association as an instrument for perpetuating good and useful work. It is important to have the form of bequest for each local Association (which should include the corporate name of the Association) appear in annual reports. Endowment should be mentioned whenever any one connected with the Association is giving talks or addresses before different groups of interested friends and also in many personal conversations.

The Appeal for Endowment.

As endowment funds are built up largely through legacies, an effort should be made to cultivate and interest people to remember the Association in their wills. More people are inclined to place endowment funds in the keeping of agencies which are preventive rather than those which are remedial, and to those that are perma-

nent in their character. The Young Women's Christian Association has proved its place in society and people should be interested in assuring the financing of its future work with girls.

Presenting the Subject to Lawyers.

Through the national Endowment Committee a cultivation program may be carried on among attorneys, trust company officers and directors of community trusts. These men, in the capacity of advisers, frequently have opportunity to present the merits of certain philanthropic objects to their clients, customers and friends, and many times they are asked for advice concerning channels into which to direct large fortunes. One well known lawyer stated that he had frequently written a certain organization into many wills because it was the one about which he was kept the best informed. It is the duty of the Young Women's Christian Association to keep these busy men supplied with information concerning itself, so that they will have up-to-date information and know that the Young Women's Christian Association is doing business in the community.

How Legacies Are Applied.

There should be an established policy that all legacies should be added to the permanent endowment fund and should not be placed in the current budget nor used to meet an emergency. Sometimes legacies have been added to a building fund, but unless the gift is so designated it would seem better policy to add it to a permanent fund that will provide for the upkeep of the building after it is erected. The item of upkeep is not always a popular one for which to ask the public in the annual budget campaign, and it might be helpful if more Associations could care for this expense through the interest from an endowment fund.

Bequest Insurance.

Bequest insurance is the term applied to insurance policies taken out by individuals with an organization named as beneficiary instead of an individual. The Endowment Department in the Finance Division of the National Board is making a thorough study of this

method for increasing endowments of the Young Women's Christian Association and if any Association contemplates work along this line the latest plans and developments may be secured by addressing that department.

Endowment General rather than Specific.

In working on an endowment fund two things should be guarded against:

1. Overendowment.

   Too many legacies and too much endowment stunt the spirit of giving and therefore make individuals feel less responsible whenever any cause is presented for their consideration. They may also stunt the spirit of growth.

2. Restricted Endowment.

   In seeking bequests through wills, it is well to suggest that the program of the Young Women's Christian Association is planned to meet changing conditions affecting the needs of girls. Even though a donor may express or feel an interest in a definite piece of work now existing, his bequest should be made in such form that it does not direct nor command that the gift be used for all time in exactly the way he has suggested. The Young Women's Christian Association should be allowed to direct the use of the gift as in its judgment seems wisest and most fitting. The wishes of a donor definitely expressed in a will are sacred and must be carried out, but in cases where the matter has been discussed with donors before they made their wills it has been found that they welcomed suggestions and have been willing to make gifts in harmony with established policy. Vast sums of money are lying idle at present because they cannot be used by the agencies in whose hands they were placed under the terms of the wills which direct their use. There is a wonderful opportunity for the Young Women's Christian Association to carry on an educational program and help make it possible for many gifts to accomplish good work for years to come.

Community Trusts.

A distinguished member of the Ohio bar first conceived the plan of the Community Trust. Under this plan a certain number of banks and trust companies adopt the same resolution and declaration of trust, thus creating the ———— Community Trust. This provides briefly that each of them will accept any gift in trust for public, educational, charitable or benevolent uses contained in any instrument, will or a trust deed. None of the trustees has any power of disposition of the income of the fund in its hands. A Distribution Committee is provided to appropriate and apply the net income of the trusts for such benevolent uses and purposes as will most effectively assist, encourage and promote the well-being of mankind. The Community Trust offers to the person of small means the opportunity to have a share in providing a permanent fund that is planned to meet the changing needs in a community and do good for many years to come. Have you a Community Trust in your city?

Investment of Funds.

The investment of funds given for endowment is the responsibility of the Board of Trustees or the group responsible for property holding. Such investments are made in accordance with the laws of the state governing trust funds.

National Endowment.

By the vote of local Associations at Convention, the National Board of the Young Womens Christian Associations has been authorized to raise an endowment fund of $10,000,000. This goal was set at the 1920 Cleveland Convention in order that the national budget might be partially stabilized. When the national endowment fund reaches $10,000,000 it will mean that there will be an income of approximately $500,000 per annum to the National Board, whereas it now has only approximately $130,000 from the present endowment fund. The national endowment fund totals $2,392,939 at present. One million of this is the Grace H. Dodge Memorial Fund, for which there was united work in 1915 and 1916.

Seventeen thousand different gifts were made to this fund, largely from the Association membership. Two other gifts make up the second million, one a legacy of $500,000 from Miss Dodge and the other a gift of $500,000 from the Laura Spelman Rockefeller Memorial. Legacies and gifts ranging from small amounts to $50,000 make up the balance of the fund. A National Endowment Committee of fifty-four members is promoting plans for the national endowment fund. By the actions of the 1924 Convention in New York City the year 1930 has been set as the time when the $10,000,000 fund shall be realized. If conditions permit and it seems feasible, a nation-wide campaign will be launched during the year 1930, and it is hoped that every local Association in the United States will cooperate in the raising of this fund.

THE COMMUNITY CHEST MOVEMENT

The community chest movement, as it affects the operations of the Y. W. C. A. in communities today, is still something new. In December, 1920, only twenty-five Young Women's Christian Associations were participating in chests; at the end of 1922 the number had become seventy-five and by October, 1924, it was one hundred and eighty. There were in 1924 in the United States and Canada two hundred and twenty chests with budgets aggregating approximately $50,000,000. For a time the movement seemed most rapid in the Middle West and among cities of medium size, but it has spread north, south, east and west (possibly taking less hold in New England than anywhere else) and to places of all sizes, ranging from Philadelphia with its population of nearly two million, to Carlisle, Pennsylvania, with a population of less than eleven thousand.

TABLE I

DISTRIBUTION OF CHESTS IN COMMUNITIES OF THE UNITED STATES

Population	Number in Chests	Number Not in Chests
More than 300,000	17	5
100,000–300,000	44	14
30,000–100,000	104	85
20,000– 30,000	26	80
Less than 20,000	28	3000 (approx.)

The five large cities (New York, Chicago, Pittsburgh, Boston, Washington) where there are not chests, have definitely considered such organization and decided against it. The present spread of the movement is chiefly into places of under 60,000; whether or not chests will become prevalent in towns is still an open question.

Purpose.

The primary purpose of all chests has been to unify and simplify the collection and distribution of the community's whole contribution to charitable, philanthropic and welfare work. In most of the earlier chests the first urge toward organization was negative rather than positive. People had wearied of a succession of appeals; campaigns conflicted; especially in the smaller cities and towns were the same group of persons called on again and again through the year to work up campaign organization for different agencies.

More recently, however, and in many places, chests which were organized strictly to produce a maximum of money with a minimum of effort have become the outstanding agencies in the organization of the social forces of the community. The slogan of the American Association for Community Organization, a nation-wide association of chests, does not even mention finance as such. It reads: "To encourage and stimulate collective community planning, and the development of better standards in the work of community organization for social work."

It has been inevitable that the body which was responsible for raising money should come to consider the relative value of programs. Fairness to each agency has meant critical examination of the demands of all. The older chests found themselves forced into becoming agencies for coordinating and correlating their constituent members, and the newer chests have in most cases definitely adopted such a function as a plank in their purpose. This means, of course, that the governing board of the chest has the opportunity to suggest, and may exercise the power to dictate, policies and programs. Such a power can work for good or for ill according to the degree of impartiality and the breadth of vision of this governing board.

Advantages.

Many advantages may be claimed for the well managed chest which could hardly be secured under the old method of individual autonomy. Chief among them are the following:

1. The number of contributors to philanthropies is increased and many times multiplied. Under the old system many persons

qualified both financially and temperamentally to support social work were never even asked for contributions. It has been shown that in city after city not above two and one-half per cent of the population provided the total social work budget. In thirty-seven communities in which the number of contributors was studied, it was found that there were 117,675 the year before the chest was organized and 972,660 the following year.

2. The total of contributions has been increased. In thirty-one communities studied, it was found that whereas in the year before chest organization the amount raised was $6,951,100, in the next year the amount was $21,304,000.
3. The public is protected against fraud, and sound business policies are ensured on the part of the participating agencies.
4. Proper financial balance may be secured between agencies, protection and opportunity for growth being secured for the worthy project that may not have been able to develop an independent constituency. At the same time leaks can be determined and overlapping avoided.
5. Contributors and campaigners are relieved of the annoyance and waste of repeated requests for money and for time.
6. The pressure of a community-wide voluntary social agency can be brought to bear on public welfare agencies in such way as to raise standards of public service.

Other advantages claimed for the chest are more open to question, such as:

7. Overhead campaign costs and expense of collecting pledges are reduced, at the same time that the machinery for follow-up work is brought nearer to perfection, thus securing a larger percentage of payment of pledges.
8. The emergency fund usually included in the chest budget provides for unforeseen contingencies. (In many cities this fund was called upon at the time of the Japanese earthquake.)

9. Economies can be secured through central services in purchasing publicity and social service exchange.

Disadvantages.

Like any force with a large power for good, the chest may work much harm. The dangers most often cited are the following:

1. Centralized control may become supervisory, dictating policies of member agencies without full and sympathetic understanding of the purposes and needs of the agencies concerned.
2. A lack of financial responsibility may lead, on the part of boards and committees of member agencies, to a slackening of general responsibility.
3. The introduction of a "middleman" between the contributor and the agency often means loss of the contributor's personal interest.
4. The development of new enterprises and experiments in new fields and into controversial questions are made difficult or impossible; even legitimate expansion may be checked.
5. In case of failure of a chest campaign, the member agency is usually severely handicapped.
6. National and international interests very often suffer in favor of purely local interests.
7. Character-building agencies, not having the emotional appeal of charities, may be unduly discriminated against.
8. The money of a contributor can be used for the support of agencies with which he has no sympathy.
9. The expense of an all-year-round chest office is not warranted and yet the chest is rarely successful without year-round work.
10. No provision is usually made for building and other property increment.

Preliminary Work and Organization.

Many chests certainly have been undertaken unadvisedly and there is the clearest need for thorough consideration and prelimi-

nary work before organization is undertaken. It has been demonstrated that a period of from three to nine months, depending upon the type of the city and the complexity of the problems to be solved, has been needed before an initial campaign can be launched.

Granted absolute assurance that the giving public wants and understands chest organization, a large proportion of the dangers can be guarded against if the participating agencies are wise when the chest constitution and by-laws are drafted, and if they make adequate and possible provision for their own integrity.

No group in the community should be more responsible to see that the chest is rightly organized than should the Y. W. C. A. Practically everywhere it has one of the two or three largest budgets for philanthropy; it has experience of years of organization; it has a well developed constituency. The chest needs its cooperation. It should go into the chest, if at all, committed to such a program as will secure the best interests of the whole community and with the proud consciousness that its own position is and must remain with the leaders of social progress. The chest must not be looked on as a panacea or as a relief from responsibility; it must be rather a means to a wider vision and a broader service.

Several Y. W. C. A.'s, taking their cue from the actions of the 1922 Convention, have drafted resolutions preliminary to joining chest organization. Those actions were as follows:

Resolved: That whenever the following conditions obtain the Y. W. C. A. enter the community chest movement and pledge its full support and cooperation:

That there be adequate representation on the Budget Committee and on the governing board.

That the Y. W. C. A. have the right to determine its own administrative policies and methods of work.

That further opportunity for appeal on the part of the Y. W. C. A. be allowed whenever the community chest fails to reach its financial goal.

That national and international affiliations and obligations be recognized and that appropriations be made through the

community chest to enable the Association to meet its full share of these financial obligations.

That provision be made from time to time for the raising of necessary funds for extension work, either buildings or program, through the general budget of the chest or through a separate campaign; if by means of a separate campaign, that the full support of the community chest organization be given to the Y. W. C. A.

That if in the judgment of the Board of Directors of the Y. W. C. A. withdrawal from the community chest seems expedient or necessary, they shall be free to exercise their best judgment.

In selecting a governing body for a chest it is generally recognized that the population of the community may be roughly divided into three not completely mutually exclusive groups: (1) those persons actively engaged in social work in either a volunteer or an employed capacity; (2) those who have been donors to particular agencies; (3) the general public, individuals among whom may have given to philanthropies but are not regularly committed to the support of any among them. Most chests have an advisory body composed of representatives of one, two, or all of these groups and a smaller executive body in whose hands power really lies, whether or not the larger body has nominal control. The personnel and method of appointment of this executive council (by whatever name it is called) should be a matter of the gravest concern to any participating agency. Every safeguard should be observed to guarantee an impartial, far-sighted committee with broad policies.

Financial Results.

It is probably too soon to say whether the interest that prompts generous giving to specific organizations will be permanently maintained as well with a single city-wide appeal. Much depends upon the type of publicity done by the chest. More depends upon the efforts of the agencies to keep in touch through the year with their natural constituents. Opportunity is given in almost all chest cam-

paigns for contributors to designate their gifts, so no man's money need go where he wishes it should not. Since chest lists are open to member agencies, this gives the Y. W. C. A., for instance, an opportunity to check designated gifts with its former contributors' file and to do intelligent educational work both with former donors and with others whose expressed interest in allied movements demonstrates their possible interest in this. Questionnaires sent to fifty-one chests in 1922 elicited the information that forty-eight of them allowed designations of contributions; that forty-three considered it good policy and would adopt it if again making by-laws; but twenty-seven reported that designations were tending to decrease in number and amount.

While an agency may retain the right to solicit extra gifts in case of the failure of a chest campaign, it has rarely proved feasible to take advantage of this privilege, and the longer the life of the chest the less likelihood is there of the agency's being able to handle its own campaign. It is most pertinent, therefore, to inquire whether financial returns from the federation method tend to be smaller or larger in successive years. It is, of course, really impossible to isolate chest efforts from various other economic, social and political influences that affect giving in a particular year or in a particular region. Reports of amounts pledged in chest campaigns of one hundred and eight cities and towns in 1923 and 1924 show that seventy-five secured more in the latter year, thirty-three secured less.

In an excellent monograph on "Financial Operations of Community Chests in American Cities," J. R. Douglas of the Los Angeles Security Trust and Savings Bank notes as the commonest reasons for chest campaign failures: business depression, an unnecessarily high quota, lack of preliminary education of the potential givers, lack of campaign education, hasty preparation, poor publicity, lack of civic responsibility, wrong time set for campaign, lack of sympathy on the part of the public for certain participating agencies, lack of cooperation on the part of the agencies, attempt to obtain capital funds or to clear up old deficits.

It will be noted that most of these elements of failure can be corrected through proper preparation and the learning of the lessons

of experience. A study of one hundred chest campaigns in 1924 shows the following results:

TABLE II

RELATION OF PLEDGES TO GOALS, 1924

Pledges amounting to 100% of quota, or more	43
" " " 95 to 100% of quota	15
" " " 90 to 95% of quota	13
" " " 80 to 90% of quota	16
" " " 70 to 80% of quota	8
" " " less than 70% of quota	5

Problems.

National work. When a chest campaign fails to reach its goal, most chests expect the member agencies to make proportionate cuts in their appropriations, but few prescribe how those cuts shall be distributed to the items of expense. This statement applies in most cases to the national obligations of an agency with national affiliations. While this whole matter of national relationships is one much under discussion at present, the crux of the matter in a given specific case is usually the attitude of the local board of the member agency toward its national work. If it is considered an integral part of the local budget and intelligently presented as such to the chest Budget Committee, discrimination against it is infrequent.

Foreign work. In cases in which chests place the foreign work in the same category with church missions and so do not allow for it, the local Association has the same right to appeal for it to an interested clientele that the church has for its missionary work.

Capital expense. The matter of capital expense is still one that vexes and bothers chest executives. In most cases items for new building, purchase of property and payment of debt have not been included in chest goals, though many chests allow amounts for interest on indebtedness. Usually the chest claims the right to put its approval on a certain number of special campaigns for such funds, and gives its cooperation through lending lists and sometimes office space, but expects the campaign to be carried on independently by

the organization concerned at a time of year advised by the chest board.

Executive office. In small cities and towns the expense of executive office and staff makes the practicability of a chest an open question. Exclusively volunteer manning of a chest sometimes seems to work well for a year or two but hardly longer than that. It has been suggested that it may be possible for one man to be executive of two or more small chests in the same general neighborhood, but this plan has not yet been put to any practical test. The most usable plan so far has apparently been the part time employment of an executive the rest of whose duties are in an office of some other social agency.

In all the foregoing it has been the purpose to set forth the present status of the community chest movement; neither to endorse it nor to condemn it. In a given situation it may be a good thing or it may be a bad thing. Each community considering finance federation should study its own needs in the light of all the available facts. There are places in which organization has apparently accomplished all that its advocates have claimed for it; there are others where it has been a failure. The Y. W. C. A. should play its part in determining the wisdom or unwisdom of federating from the time of the first suggestion of such a course. There are strong chests and weak chests, but for the Y. W. C. A. a prime point of significance is that there are more and more chests and that they are becoming more and more a power to be reckoned with. If we stand apart from them we elect to work against heavy odds. If we consider ourselves—as why should we not?—one of the strongest forces for constructive work in the community, no group is more responsible than are we to see that the chest in our community is a good chest, "that the best interests of the community may be promoted."

Some Pertinent Quotations

From bulletins of the American Association for Community Organization:

> In most of the community chest cities of less than 60,000 population the plan has been adopted without any adequate

appreciation of the principles essential to permanent success and without any study of the methods in use in other cities. Many of these community chests are now floundering in difficulties.

Let us state what is frequently ignored when a community chest is organized—that the *community chest is justified only to the extent that it helps to make voluntary social work more efficient.* True efficiency in social work consists in bringing into helpful contact those who are in need and those who have an abundance. This contact is to be secured only through education. This education begins doubtless with inculcating the duty of generous and thoughtful giving by those able to do so, but it involves equally the education of all concerned in so spending the community fund that the best interests of the community may be promoted.

As a social art, cooperation must be learned, and in the field of community social work it must be learned usually under the guidance of some one endowed with social wisdom, familiar with the philosophy and processes of social work as carried on by modern social welfare organizations, and with a capacity for community leadership.

Statistics indicate that in practically every community chest city, no matter what the population and no matter how large or small the sum raised, there is a group of between one hundred and fifty and three hundred individuals upon whom rests the burden of carrying one-half of the financial load of private philanthropy.

From "Financing of Social Agencies," by W. Frank Persons:

If in your city the directors of the community fund can be made harmoniously representative of the interest of the givers and of the participating agencies; if your city is really one community, not broken up into two or more rival sections; if there is a notable community spirit and an absence of racial, religious, social, and commercial cliques; then this concentration of financial responsibility will find conditions which should

favor the attaining of the advantages and the avoiding of the difficulties.

We should recognize the fact that no social agency exists for the purpose of adding to its own power and prestige, but for the purpose of contributing to human welfare. I predict that in the future the social agency that tries to stand alone, unco-operative in its point of view, individualistic in its actions, will atrophy and die.

HOW THE COMMUNITY CHEST AFFECTS US

The only way to answer this question is to secure from our Associations actual facts and figures. To this end questionnaires are sent out each year. This is necessarily a continuous study which must be kept up to date if it is to be valuable for our membership.

IN CITIES

In January, 1925, questionnaires were sent out to chest executives and to Y. W. C. A. general secretaries in chest cities. On the basis of forty returns which are fairly representative of all city Associations in chests, the following data were compiled:*

1. Does the Y. W. C. A. receive all the money which it asks from the community chest?
   Only twenty-six reports gave answers to this question. Of these, ten show one hundred per cent receipts, the remaining sixteen something less than their full asking.
2. Does the Y. W. C. A. get more or less from the community than before the chest was organized?
   Twenty-eight received more from the chest during 1924 than in the year before chest organization. Of these, eighteen had a naturally increased claim upon contributors on the score of enlarged and better equipment, larger and better paid staff, expanded program, increase in numbers of girls and women

* A report on more complete returns is in process of preparation and will be mailed upon request.

reached through their activities. Seven of these twenty-eight report no appreciable change in their claim on the public; while three give no indication whether they have or have not. Seven received less from the chest than through their own efforts previously.
Five make no answer.

3. Capital account campaigns.
Nine of the forty cities report that since there has been a chest they have had campaigns for land, buildings or increased facilities.

4. Are Finance Committees operating on an adequate year-round program in chest cities?
Thirty-six of the forty Y. W. C. A.'s have Finance Committees. Twenty-seven of these, according to the report of the general secretary, are aware of having an adequate year-round job; six are uncertain of a worth while program; three have no vision of their function.

5. Does the chest discriminate against any part of the Y. W. C. A. program, local or national, or does it exercise supervision over the local work?
Only four report any interference with the local program. One chest discriminates against industrial work; one protests against supporting a so-called "country club"; one "supervises all income-producing features"; one is reported as having a generally critical attitude, showing a failure to understand the work.
Seven take issue with part or all of the national quota. Two exclude it entirely from the chest budget; two exclude foreign support; two indicate their disapproval of national work by simply cutting the quota allowance; one objects to the Y. W. C. A. membership basis.

6. Does the chest allow the Y. W. C. A. to raise money for special projects?
Thirty-one general secretaries say "Yes," though in most cases there are certain requirements to conform to, *i.e.,* no

appeals can be made publicly; all special appeals must be cleared through the chest; only Y. W. C. A. members may be approached; etc.

Four report that no special appeals can be made.

Three make no answer.

One says that there can be only "voluntary gifts" for special funds; one that money can be raised for buildings only.

7. Chest executives.

Twenty-seven report full-time executives; twelve report part-time executives; one reports no executive (this is a new chest).

8. The place of women on chest committees.

Twenty-three chests make no discrimination between the sexes, admitting women to membership on any and all committees.

In these cities, fourteen Y. W. C. A.'s feel that they have adequate representation, seven that they have not, two that their position is uncertain.

Fourteen chests have women on some specified committees, but not all.

In these cities, ten Y. W. C. A.'s report themselves satisfied with their representation; two dissatisfied; two doubtful.

One chest has no women on any committee.

Two made no answer.

9. Does the chest encourage or discourage specified contributions?

Fourteen encourage them; eleven discourage them; fifteen allow, but neither encourage nor discourage them.

10. Is the chest solely a financial agency or does it aim to coordinate the social agencies of the city?

Nine chests are financial only; thirty either do some coordinating of agencies or definitely cooperate with a council of social agencies which does so.

11. Does the Y. W. C. A. have better or poorer publicity with the chest than without?

Fourteen say "better"; sixteen say about the same, most of

them implying that they handle their own publicity about as they did before; four say poorer; four make no answer; one says they have less campaign publicity than formerly; one says "less specific" but "more general" publicity.

12. Does the Y. W. C. A. have more or less cooperation with and understanding of other social agencies with a chest than without?

    Thirty-four say "more"; four say there is no difference; two make no answer.

13. Is there more or less interest in the Y. W. C. A. program on the part of members and contributors?

    Fourteen say "more"; eight say "less"; four say the chest has made no difference; fourteen are, so far, uncertain of the effect.

14. In general, does the Y. W. C. A. consider itself and the city better off with or without a chest organization?

    Twenty-nine definitely favor the chest for one or more of the following reasons:

    The chest brings the Y. W. C. A. to the favorable attention of business men who had not known its program.

    It encourages program study and thus reacts favorably on the Y. W. C. A. programs.

    It is an economical method of raising and administering funds.

    It promotes community cooperation.

    It forces self-examination of the organization, and self-understanding.

    It releases for programs of work the energy of women formerly absorbed in raising funds.

    Two oppose the chest, giving the following reasons:

    Chest committees do not understand the program or policies of the Y. W. C. A.

    Previous contributors to the Y. W. C. A., in giving to the chest, give only the same amount as before and their gifts are distributed to many agencies.

Two say that the city as a whole has benefited by chest organization but that the Y. W. C. A. has not.

One makes no answer.

Five say that the organization is too new to judge.

15. Y. W. C. A. cooperation with the chest. In answer to a question whether the Y. W. C. A. gives the chest full cooperation, thirty-nine executives say "Yes," fourteen adding commendatory expressions; one adds that nevertheless the Y. W. C. A. does not fully understand the aims and intentions of the chest. One chest executive reports that the chest has the cooperation of the Y. W. C. A. board but not of the general secretary.

In Towns

In November, 1924, questionnaires were sent to all towns where there are Y. W. C. A.'s to ascertain their status with relation to the community chest movement. In towns where there were chests, questionnaires were sent to chest executives as well as to Y. W. C. A. general secretaries. The following data were secured in response.

Towns without Chests (November, 1924).

Number of answers received—68.

In forty-two places chest organization had been considered, and eleven of these places anticipated having chests in the near future. In the other twenty-six the matter had not been considered.

Fifteen general secretaries reported a favorable attitude on the part of the Y. W. C. A. board; twelve an unfavorable attitude; eight indifference; and seven that the question had not been discussed by the board.

Reasons given for opposing the chest were chiefly the opposition of certain agencies; success in separate efforts, hence no reason for a change; fear of a reduced budget; lack of leadership for a united effort; overhead of a financial federation too large for a small community to carry; failure of previous chest campaigns in their own or other communities; not sufficient interest and education among the contributing public.

By these Associations the only reasons alleged in favor of chests were the desire to reduce the number of finance drives and a generally favorable attitude on the part of donors.

Towns with Chests (November, 1924).

Number of chest towns—16.

Number of answers received—13 (including one just organized).

Reports of seven chest towns were received from both the general secretary of the Y. W. C. A. and the executive of the chest, five from the general secretary only, and one from the chest executive only.

Year of chest organization: 1918, 2; 1922, 2; 1923, 5; 1924, 4.

The number of agencies in the chests varied from five to fourteen; in no case were more than three agencies reported as remaining out of the chest; and eight towns reported all agencies participating.

Five reported a full-time employed chest executive, four a part-time executive. In other places the work of the executive is carried by the Chamber of Commerce or by the Y. W. C. A. secretary.

In every case but one it was reported that the Y. W. C. A. has what seems to be adequate representation on the governing committees of the chests.

Financial Results.

Total chest goals in twelve campaigns $510,912
Total secured (being ninety per cent of the goals) .. 458,145
4 chests secured 100%
2 secured between 90% and 99%
2 secured between 80% and 89%
2 secured between 70% and 79%
2 secured less than 70%

Total amount asked from chests by eleven Y. W. C. A.'s, $89,273.

Total allowed by chests and included in campaigns, $85,590, which is ninety-six per cent of the total asked.

Amount secured by Associations, $78,598, which is eighty-eight

per cent of the amount asked and ninety-two per cent of the amount allowed.

Three Associations received all they asked for; six Associations received all they were allowed.

National Support.

National quotas of eleven Y. W. C. A.'s, $7,048.

National contribution asked from chests, $4,761.

National contribution secured from chests, $4,051, which is eighty-five per cent of the amount asked.

Five Y. W. C. A.'s asked for and were allowed the whole national quota; three Y. W. C. A.'s contributed more to national work than they received from the chests.

1. Is there any part of the Y. W. C. A. program against which the chest discriminates?

   Six said "No"; one said "No, not so far"; two report criticism of particular items of the budget.

2. Does the chest prevent money raising for special projects among membership and friends?

   Four said "No"; others report that no public appeal is allowed; that only capital accounts can be raised in special appeals; that any plan is subject to the approval of the chest.

3. Are the Y. W. C. A. and the town better off with the chest or without?

   Seven favor the chest for the following reasons: It avoids a multiplication of campaigns, broadens the interest of the givers, secures more effective distribution of funds, assures regular and dependable income, produces closer cooperation among agencies, eliminates duplication of work.

   One opposes the chest on the ground of loss of touch with subscribers.

   Two report themselves doubtful for the following reasons: As the chest is longer in existence support falls off, chest committees neglect detail work, too much depends upon the personnel of the committee, expansion is discouraged, the Y. W. C. A. secures less money than in a separate campaign.

In General

Chest executives were asked whether they considered the chest a permanent or a temporary organization.

Three expressed doubts on the score respectively of religious intolerance, criticism of certain member agencies, and campaign failures.

Thirty-seven believe the chest to be a permanent organization, giving the following reasons:

- Amount of contributions to philanthropies has been greatly increased.
- Number of contributors has multiplied.
- The expense of money raising has decreased.
- Concentrated effort means better publicity.
- Better cooperation is secured among the agencies.
- It is favored by agencies, donors, and campaigners.
- It eliminates a multiplication of campaigns.
- It releases the energies of organization executives for other things than campaigns.

Community chest reports indicate that of seventy-nine campaigns held in the late months of 1924 for 1925 support,

33	secured	100% or more of their goal.
13	"	95 to 99%
13	"	90 to 94%
9	"	80 to 89%
10	"	70 to 79%
1	"	less than 70%

Executives of chests that failed to reach their goal attribute their failure to one or more of the following reasons:

- Failure on the part of the agencies to interpret their own programs.
- Bad business conditions or industrial depression.
- Too high a goal in the light of previous campaigns.
- Lack of year-round publicity.

Unpopular agencies in the chest.
Campaign not well organized. Not enough preliminary work.
Time for campaign too short or wrong time selected.
Too few large gifts.

Comparison of chest campaigns in one hundred and four cities showed that seventy chests secured larger amounts in 1924 than in 1923 and thirty-four chests secured smaller amounts. Comparison of campaigns in seventy-five cities for which 1924 and 1925 data are available show that forty-six secured more in the latter year and twenty-nine secured less. For fifty-eight cities data are available for the three consecutive years, 1923, 1924 and 1925. Thirty of them secured more in each of these years than in the year before; twenty-two show increase for one year and decrease for one year; the remaining six secured less in each year than the year before.

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